LECTVRES ON THE XV. PSALME:

Read in the Cathedrall Church of S. *Paule*, in London.

Wherein beſides many other very profitable and neceſſarie matters, the queſtion of Vſurie is plainely and fully decided.

By GEORGE DOVVNAME, *Doctor of Diuinitie.*

Whereunto are annexed two other Treatiſes of the ſame authour, the one of Faſting, the other of Prayer.

LONDON.
Printed by *Adam Iſlip* for *Cuthbert Burbie*, and are to be ſold in Paules Church-yard at the ſigne of the Swan.
1604.

TO THE MOST HIGH AND MIGHTY KING, IAMES BY THE GRACE OF GOD KING of great Brittaine, Fraunce and Ireland, defender of the Faith, &c.



YOVR Maiesties gracious acceptance of my Treatise concerning Antichrist, hath emboldened me to dedicat these my labours vnto your Highnesse, which are in no other respect worthie of your royall patronage, but that they haue bene imployed in the explanation of an excellent Psalme of the royall Prophet *Dauid*; whose writings the holy Ghost hath the rather commended to posteritie, that by his example Kings and Princes might be admonished to spend part of their time, which they may spare from their royall administration, in heauenly meditations, and spirituall exercises: whereby they might ga-

ther assurance to themselues, that after their earthly kingdome is ended, they shall inherit an euerlasting kingdome in heauen: for although it be a singuler fauour of God vouchsafed vnto them, that they should so beare the image of his power and authoritie amongst men, as that they should bee called Gods: yet godly and Christian kings, are not so much to glorie in the fruition of their temporall crownes and kingdomes; as to solace themselues in the comfortable expectation of that incorruptible crowne of glorie, which is laid vp for them in heauen: For which cause King *Dauid* thought it to be his dutie, to giue all diligence (as *Peter* since hath exhorted vs all) to make his calling and election sure: and by vndoubted testimonies and infallible tokens, to gather assurance vnto himselfe, that hee was the true child of God. And that he should not take his marks amisse, (as men are apt to deceiue themselue in this point) he intreateth the Lord in this Psalme to reueale vnto him the vndoubted marks of the sons & heires of God: which hauing learned by the information of the holy Ghost, he publisheth them, to the common good of the Church: Shewing as it were

Psal. 82. 6. Exod. 22. 28.

2. Pet. 1. 10.

were from the Oracle of God, that not all that professe the true religion, nor all that are able to discourse therof; but those that walke worthie of their calling, that behaue themselues as it becõmeth the children of the light, that is, that liue vprightly, worke righteousneſſe, speake the truth from their hearts, &c. are the sound members of the Church militant vpon earth, and shall bee inheritors of glorie in the Church triumphant in heauen. The meditation and practise of which things I do so much the more boldly commend to your Maiestie, because it euidently appeareth by your former both studies in priuat, and also speeches in publicke, and writings published, you haue propounded *Dauid* to your selfe as a patterne for imitation. And now as a Minister of God, I exhort your Highnesse to immitat him still, as in speaking and writing, so especially in the conscionable practise of Christian duties: that you may bee more and more (as he was) a man according to Gods owne hart, walking before the Lord as he did in truth, and righteousnesse, and vprightnesse of heart; and gouerning and guiding the people of God, according to the integritie of his heart, and the singuler wise- 1. King. 3. 6. Psal. 78. 71. 72.

dome

dome of his hands. So ſhall the Lord take pleaſure in you, as he did in him, and will not onely giue your Highneſſe long and proſperous dayes, but will alſo bleſſe your poſteritie after you, and eſtabliſh them in the throne of theſe kingdomes for euer, to the euerlaſting glorie of his name, and the perpetuall good of his Church: which mercies the Lord graunt for his Chriſts ſake. *Amen.*

Your Maieſties

obedient and loyall ſubiect,

George Downame.

LECTVRES ON the 15. Pſalme.

Verſe 1.

A Pſalme of Dauid. *Lord, who ſhall ſoiourne in thy Tabernacle, who ſhall dwell in the mountaine of thy holineſſe?*

THis Pſalme of *Dauid*, is a Pſalme of doctrine: wherein the Kingly Prophet ſheweth by what markes and notes a ſound member of the Church militant, and a true citizen of the kingdome of heauen may bee diſcerned and knowne. And it is ſet downe in forme of a dialogue betwixt *Dauid* and the Lord, conſiſting on two parts; *Dauids* queſtion, *Verſe* 1. and Gods anſwer, in the reſt of the Pſalme. The occaſion of the queſtion ſeemeth to haue beene the diſguiſing and counterfeiting of many profeſſors in all ages, who liuing in the Church, and not being of it, but as goats among the ſheepe, and as tares among the corne, doe notwithſtanding by an externall profeſſion of religion, and falſe opinion of true pietie, deceiue not only others, but ſometimes themſelues alſo. For many there are, who place all religion in the performance of the

The Argument of the Pſalme.

outward worſhip. And therefore ſuch perſons, if they frequent the Church, heare the word, receiue the ſacraments, call vpon God with the reſt of the congregation, they imagine that they haue ſufficiently diſcharged their dutie, though their life and conuerſation be irreligious and vnrighteous. Yea and not a few ſeeme to repoſe ſuch truſt and affiance in the very name of the Church, that if they imagine themſelues to bee in the true Church, and doe not gainſay the doctrine therein profeſſed, they take no further care for their ſaluation, but liue ſecurely, as though all the members of the viſible Church, were alſo members of the inuiſible; and as though all which haue the externall Church to their mother, had alſo God to their ſpiritual father in Chriſt. Wherefore, to the end that men ſhould no longer deceiue themſelues with vaine opinions & fond conceits, the Prophet hauing firſt conſulted as it were with the Oracle of God, ſetteth downe certaine marks or notes of a true Chriſtian and citizen of heauen, wherby euery man may diſcerne himſelfe. And withall he teacheth that in a ſound and liuely member of the Church, an externall profeſsion of the faith, and an outward communion with the Church of God, is not ſufficient, vnleſſe the vprightneſſe of our life be anſwerable to our profeſsion. And the ſame is confirmed by our Sauiour Chriſt: *Not euery one that ſaith vnto me Lord, Lord, ſhall enter into the kingdome of heauen, but he that doth the will of my father which is in heauen. Many ſhall ſay vnto me in that day, Lord, Lord, haue not wee propheciedin thy name, and caſt out diuels in thy name, and done great wonders in thy name? And then will I profeſſe vnto them, ſaying, I know you not, depart from me you workers of iniquitie.*

Mat 7. 21, 22, 23.

The meaning of the words. Ver. 1. But now let vs ſearch out the true ſence and meaning of this queſtion. By the names of Tabernacle and Mountaine, we are to vnderſtand the two parts of the Catholicke or vniuerſall Church: For the Tabernacle ſignifieth

signifieth the Church militant vpon earth; the holy Mountaine, the Church triumphant in heauen. By sojourning in the Tabernacle, is vnderstood the short and transitorie abode of Christians, as it were pilgrims in the earth, as in a strange land: by dwelling in the Mountain of God, is signified their perpetuall & eternall rest in heauen, as in their owne countrey. Wherein the Prophet alludeth vnto that materiall Tabernacle, which was called the Tabernacle of the assembly or congregation; and to the mount Moriah, where the Temple was placed: the one whereof was a type of the Church militant vpon earth; the other was a figure of the Church triumphant in heauen. I am not ignorant, that both members are by some expounded of the Church militant, and by others of the Church triumphant: but I follow that exposition which seemeth best to agree with the words and meaning of the holy ghost. For the varietie of phrase plainely argueth diuersitie of matter; sojourning in Gods Tabernacle, being much different from dwelling in the Mountaine of his holinesse. And the conclusion of the answere in the last words of the Psalme, which without doubt doth render the true meaning of the question, belongeth both to this life and to that which is to come. *He that doth these things, shall not be remooued for euer*: that is, he shall neither fall away from the grace of God in this life, nor be excluded out of Gods glorious presence in the life to come. The sence therefore and meaning of the question is this, Lord, thou searcher and trier of the hearts and reines of men, who art acquainted with all secrets, and best knowest who are thine, for as much as there is so much vnsoundnesse and hipocrisie among them that professe thy name, and frequent the places of thy worship, that many deceiue others with a counterfeit shew, and some beguile themselues with a false opinion of religion, declare, I beseech thee, vnto thy Church some

2. Chro. 3. 1.

2. Tim. 2. 19.

tokens and cogniſances of a true and ſound Chriſtian, whereby the ſheepe may be diſcerned from the goats, and the wheat from tares: ſhew vs Lord who is a ſound member of the Church militant here on earth, and ſhal be an inheritor of glorie in the Church triumphant in heauen: who is a true ſubject of thy kingdome of grace, and ſhall be an heire of the kingdome of glory.

The diuiſion of the text. Verſ.1.

And this was the meaning of the queſtion. Now let vs come to the words of this text. Wherein wee are to conſider two things: the parts of the queſtion, and the partie to whom it is propounded. Of the parts wee are to ſpeake, firſt, ſeuerally of either, and then joyntly of both together. The former part: *Lord who ſhall ſoiourne in thy Tabernacle?* By Tabernacle ſome (as I ſaid) vnderſtand heauen, which elſewhere in the Scriptures is called *Gods Tabernacle*: and not vnfitly, ſeeing the Lord *ſtretcheth out the heauens as a curtaine, and ſpreadeth them out as a tent to dwell in.* But howſoeuer the name Tabernacles is ſometimes figuratiuely vſed to ſignifie heauenly and *euerlaſting* habitations. Notwithſtanding, it more properly ſignifieth tents in warre, and the flitting habitations of warfaring men. And that by Tabernacle is here meant the Church militant, the other word of *ſoiourning* doth import. For heauenly Tabernacles are not tents to ſojourne in, but manſions of perpetuall habitation, and euerlaſting reſt.

Eſay 40.22.

Pſal.104.2.

Luke 16.9.

Baſill by Tabernacle vnderſtandeth our fleſh, which the Apoſtle calleth *the earthly houſe of our Tabernacle*: for our bodies are not onely Tabernacles, but Temples alſo of God. As if this were the ſence: Lord, who is he, who hauing ſojourned as a ſtranger in this fleſh of ours, ſhal at the length reſt with thee in thine heauenly kingdome? And ſurely, the ſence which he giueth is godly, for it teacheth, that thoſe which ſhall for euer reſt in the mountaine of Gods holineſſe, do liue in this fleſh as pilgrims and ſtrangers, mortifying their earthly members.

In Pſal.15.

2. Cor. 5. 1.

2. Pet. 1. 13, 14.

1. Cor. 3. 16. & 6. 19.

2. Cor. 6. 16.

Col. 3. 5.

Not-

Notwithſtanding his expoſition is not fit. For according to this interpretation, the former part of the queſtion containeth the anſwere to the latter: for ſo hee ſayth, *He that hath ſoiourned as a pilgrim in the fleſh, he ſhall dwell in the holy mountaine.* Moſt fitly therefore by *Tabernacle* we may vnderſtand the Church militant, which elſewhere is called the Tabernacle of God, and ſometimes the houſe, ſometimes the Temple of God. For a Tabernacle is a militarie manſion, and as it were a portable houſe which hath no fixed ſeat or ſetled place.

ὁ τῇ σαρκὶ παροικήσας, ἐν ἁγίῳ σκηνώσει κατασκηνώσει.

Pſal.61.5.&c.

The Church militant is the Tabernacle of God.

Now whereas the holy ghoſt calleth the Church of God a Tabernacle, we learn firſt, that the life of a Chriſtian is a warfare, as *Iob* ſaith, wherein we are to fight againſt the enemies of our ſaluation, which fight againſt our ſoules, namely, the fleſh, the world, and the diuell: Whereupon, the Church of God vpon earth is called the Church militant. It behoueth therefore euery one of vs that would bee eſteemed a true member of the Church, to behaue our ſelues as Chriſtian ſouldiours, fighting vnder the banner of Chriſt. And for as much as our aduerſarie the Diuell goeth about like a roaring Lion, ſeeking whom he may deuour; and ſeeing the fleſh luſteth againſt the ſpirit, ſending out of the heart as it were a furnace, the ſparkles of fooliſh and noiſome luſts, which fight againſt our ſoules: and the world likewiſe, partly by the deſires thereof, partly by bad examples, *carrieth vs away*, to embrace the world, to mind earthly things, to ſerue Mammon, and to place our paradiſe here on the earth: It behoueth vs therfore both to prepare our ſelues to this combat, and therefore not to bee ſecure or to ſleepe, as others, but to ſtand vpon our guard, to be ſober and vigilant, and to arme our ſelues with that complete armour of God deſcribed. *Eph.6.* and alſo in the fight valiantly to encounter, and conſtantly to withſtand our ſpirituall enemies, to reſiſt the diuell, and hee ſhall flie from vs, with the ſhield of faith

The firſt vſe.

Iob.7.1.

1.Pet.5.8.
Iob.1.
Gal.5.17.
1.Tim.6.
1.Pet.2.11.
1.Cor.7.31.
παρέρχεται.
1.Pet.5.8.
Eph.6.14.15.16.17.
Iam.4.7.

faith to quench his fierie darts, and with the ſword of the ſpirit, which is the word of God, to refell his aſſertions, and repell his aſſentations. So to vſe the world, that
1. Cor. 7. 31. we doe not ouer-vſe it, ſo to poſſeſſe worldly things, that we be not poſſeſſed of them: but rather renouncing worldly luſts, and being wained from worldly de-
Tit. 2. 12. Pſal. 131. 2. Col. 3. 2. Gal. 5. 24. Col. 3. 5. ſires, to meditate and mind heauenly things. To crucifie the fleſh with the luſts thereof, and to mortifie our members which are on the earth, liuing not according to the fleſh, but according to the ſpirit.

This warfare is to be entertained, this warre is to be maintained of vs, if we would be eſteemed ſound members of the Church militant, who ſojourning in the Tabernacle of God, doe fight in his campe againſt our ſpirituall enemies. But on the other ſide, if we execute the workes of the diuell, giuing our ſelues ouer vnto ſinne and iniquitie; if with *Demas* we embrace the world, following after pleaſures, riches, honours; if we conforme our ſelues to this preſent world and the examples thereof;
Rom. 13. 14. if wee take thought for the fleſh to fulfill the luſts thereof: then are we ſouldiors indeed, but in the diuels campe; we fight, but vnder Sathans banner, againſt God, againſt the ſpirit, againſt our owne ſoules. So farre are we either from ſojourning in Gods Tabernacle for the preſent, or from hope of reſting in the mountaine of his holineſſe for the time to come.

The ſecond vſe. Secondly, whereas the holy ghoſt calleth the Church of Chriſt vpon earth, a *Tabernacle*, we may learne, that neither the Church it ſelfe, nor the members of it, haue any firme or fixed ſeat of habitation on the earth: for Tabernacles and Tents are made to that end, that they may be remoued frō place to place. Yea, the Tabernacle of God was a moueable temple, eftſoones changing
1. Cor. 10. his ſeat. And as thoſe Iſraelits were types vnto vs, ſo was that Tabernacle a type of the militant Church. For euen as that Tabernacle, after it was once made, wandered

dered vp and downe in the desert, and after sojourned for a while, now here, now there, sometimes in Shilo, sometimes among the Philistims, somtimes in Keriathjarim, &c. and neuer found any setled place, vntil it was transported into the mountaine of God: so the Church of God wandreth many times as a pilgrim in the desert of this world, forced oft times to change her seat, tossed too and fro, persecuted, molested, banished, and neuer findeth any assured place of constant rest, vntill it bee translated into the celestiall mountaine of Gods holinesse. 2. Chron. 3. 1. & 5. 5. Heb. 11. 37. 38.

Thirdly, whereas the Church is called the Tabernacle of God, as elsewhere in the Scriptures the house and temple of God, wherein God dwelleth and manifesteth his presence; we may learn that the Lord dwelleth as it were in his Church, and after a singular maner is present therein. For to this end the Lord commaunded the Tabernacle to be made, that *he might dwell among them:* and againe, whereas he promiseth by *Moses, To set his Tabernacle among them, and walke among them.* The Apostle expoundeth his setting his Tabernacle, to bee his dwelling among them. *You are* (saith he) *the temple of the liuing God. As God hath said, I will dwell among them, and I wil walke there.* And to the same purpose elsewhere hee is said to be and to walke in the middest of his people, to dwell in Sion, and to walke in the middest of the seuen golden candlesticks, that is, of the seuen churches. Now the consideration of Gods presence in his Church, ought to make vs warie and circumspect, that wee may so behaue our selues as in the presence of God, who searcheth the hearts and reines of men. For the Lord is not onely present to reward those which worship him in spirit and truth, but also to punish and afflict those which feare not to sinne in his presence. Wherefore the holy ghost, as he chargeth the Israelits not to feare their enemies, because God did walke with them, and was *The third vse.* 1. Tim. 3. 15. 2. Cor. 6. 16. Eph. 2. 21. Apoc. 3. 12. 2. Thess. 2. 4. Exod. 25. 8. Leuit. 26. 12. 2. Cor. 6. 16. Esay 12. 6. Deut. 13. 14. Psal. 9. 12. & 132. 13. Apoc. 2. 1. Deut. 20. 3.

Deut.9.3. among them a conſuming fire to deſtroy their enemies: ſo hee commaundeth them to abſtaine from ſinne, be-
Deut.6.15. cauſe God was among them a conſuming fire, & could not abide any filthineſſe, eſpecially ſpirituall vncleanneſſe among them. This therefore muſt teach vs to ſet
Deut.23.14. God alwayes before our eyes, and to behaue our ſelues as in his preſence: knowing that wee are more than ſhameleſſe ſinners, if wee feare not to ſinne in the ſight and preſence of God.

God more eſpecially preſent in the aſſemblies of the Church.

But although the Lord bee preſent euery where in his Church after a ſpeciall manner, yet more eſpecially he is preſent in the aſſemblies of the Church and congregations of his people gathered together in the name of Chriſt, as Chriſt himſelfe hath promiſed, *Matt.*18.20.
Mat.18.20. *Where two or three are gathered together in my name, there am I in the middeſt of them.* Therefore in the old Teſtament, thoſe who were excluded from the aſſembly of the Church,
Gen.4.15. thought themſelues baniſhed from the face & preſence of God. The conſideration whereof as it muſt affect vs with an earneſt deſire and ſerious care of frequenting the Tabernacles of God, to viſit his face and to behold his preſence, ſo it muſt teach vs to behaue our ſelues in the aſſembly of Gods ſaints, as in the preſence of God. *Dauid* when he was exiled, or otherwiſe excluded from the aſſemblies of the Church, he deſired nothing more than that hee might haue libertie to come vnto the Tabernacle of God, and to appear in the preſence of God.
Pſal.27.4. See *Pſal.*27.4. *One thing haue I deſired of the Lord, that I will require, euen that I may dwell in the houſe of the Lord all the daies of my life, to behold the beautie of the Lord, and to viſit his temple.*
Pſal.42.1.2.4. And *Pſal.*42. *As the Hart brayeth for the riuers of waters, ſo panteth my ſoule after thee O God. My ſoule thirſteth for God, euen for the liuing God, when ſhall I come and appeare before the preſence*
Pſal.84.1.2.&c *of God, &c.* Likewiſe *Pſ.*84. *O Lord of hoſts how amiable are thy Tabernacles: my ſoule longeth, yea fainteth, that I might come to the Courts of the Lord: my heart and my fleſh crie out after the liuing*

liuing God, &c. And when he had liberty to come to the Tabernacle, he rejoyced in nothing more. *Pſal.*122. *I reioyced when they ſaid vnto me, we will go into the houſe of the Lord.* Pſal.122.1.
And again *Pſal.*84. he judgeth them bleſſed that dwell in the houſe of the Lord, and preferreth one day ſpent in the Courts of the Lord, before a thouſand elswhere. Pſal.84.4.10.
But as I ſaid, the preſence of God muſt alſo moue vs to behaue our ſelues reuerently and religiouſly, that before we come vnto the houſe of the Lord, we look vnto our feet, that is, examine with what affections wee come; and not onely ſo, but alſo to put off the ſhoes of our feet, that is, our corrupt affections, that we may bee readie to heare rather than to offer the ſacrifice of fooles, for the place of the aſſembly being ſanctified by Gods preſence, is holy ground. And that when we are entred into the aſſembly, we may after the example of *Cornelius*, behaue our ſelues as in the preſence of God. Eccleſ.4.17. & 5.1. Exod.3.5. Ioſ.5.15. Act.10.33.
Thoſe which come before an earthly prince, either to ſpeake vnto him, or to heare him ſpeake, how carefull are they to behaue themſelues in all comely reuerence! how much more ought wee in all reuerence and feare appeare before the glorious majeſtie of the great God, the King of kings, and Lord of lords, eſpecially conſidering that the Lord doth not behold vs as man doth, but looketh eſpecially vnto the heart. Our abode in the Church militant, is ſignified in the word *ſoiourne*. Hebr. יָגוּר. Græc. τίς παροικήσει, *who ſhall ſoiourne*. Sojourning (ſaith *Baſil*) is a temporarie abode, ſignifying not a ſetled life, but tranſitorie or paſsing on, in hope of tranſlation to a better eſtate. This word therefore the holy-ghoſt doth vſe to ſignifie, that a citizen of heauen is a pilgrim on earth, and that his life here is a pilgrimage. And ſo *Peter* calleth the time of our life, the *time of our pilgrimage*. And *Iacob* profeſſeth, that the daies of his pilgrimage (meaning his life) were few and euill. And likewiſe *Dauid*, I am a ſtranger (ſaith he) before thee, and a pilgrim, 1.Sam.15.7.
Why the holy ghoſt doth vſe the phraſe of ſoiourning.
ἡ παροικία ἐστὶ διαγωγὴ τρόσκαιρος ἐν ᾧ οὐχ ἱδρυμένῳ ζωὴν, ἀλλὰ παρεδεδειγμένῳ ἐπ' ἐλπίδι τῆς εἰς τὸ κρεῖττον μεταστάσεως, ὑποφαίνουσα.
True heires of heauen, and pilgrims on earth.
1.Pet.1.17. Gen.47.9. 1 Chro.29.15.

a pilgrim, as all my forefathers were. In a word, it was the profeſsion of all the faithfull, *That they were ſtrangers and pilgrims vpon the earth.* Here therefore wee are taught ſo many as deſire to be citiſens of heauen, to behaue our ſelues as pilgrims on the earth. Who being exiles in a forraine land, deſire to come vnto our owne country. He that hath a good patrimonie in his owne countrey, great wealth, kind and able kinred and friends, and is forced for a time to ſojourne in a ſtrange land, where he is ill intreated, diſturbed, moleſted, aſſailed by his enemies on euery ſide, hee will affect nothing in that ſtrange countrey, neither will he ſet his heart vpon any thing there, but his mind is vpon his countrey, deſiring nothing more than to returne thither. But our countrey is in heauen, where we haue an euerlaſting inheritance, an incorruptible and ineſtimable treaſure, where, is God our heauenly father, Chriſt our eldeſt brother, and the reſt of our brothers and ſiſters, the Patriarchs, Prophets, Apoſtles, Martyrs, and all the quire of heauenly Saints and celeſtiall ſpirits: and wee are pilgrims for a time here vpon earth, where we are hated & ill intreated, aſſaulted with the temptations of Satan, the world, and the fleſh, ſubject to many inward infirmities and outward troubles. And therefore it behooueth vs not to ſet our hearts on worldly things, or to place our paradiſe vpon the earth. For if our hearts be on the earth, how is our treaſure in heauen? if the earth be our countrey, how are we citizens of heauen? Wherefore, if we bee pilgrims in the world, let vs not bee addicted to worldly deſires, let vs not mind earthly things, but being wained from worldly cogitations, let vs mind thoſe things which be aboue. Let vs vſe the world, as though we vſed it not, and let vs be ſo affected towards earthly things as pilgrims and wayfaring men are toward ſuch delights or commodities as they ſee in their journey, or at their inne. Which if they vſe as meanes to further them

Heb. 11. 13.

1. Pet. 2. 11, 12.

them in their journey: yet they ſet not their hearts vpon them. And yet aſſuredly, our abode in this life, in reſpect of our continuance in the mountaine of Gods holineſſe, is not ſo much as the time of our lodging or bait in an Inne. Therefore howſoeuer ſuch as be but earthwormes, doe crawle as it were vpon the earth, and mind earthly things. Yet muſt we remember, that we are citiſens of heauen, and pilgrims on the earth. Are wee pilgrims, liuing (as it were) exiled from our celeſtiall countrey and heauenly father? What ought wee then more feruently to deſire than to be in our country, and that this earthly Tabernacle of our body being diſſolued, wee might dwell in that habitation made without hands, eternall in the heauens? Are we ſuch pilgrims as indeed deſire to be in our countrey? Let that then bee our chiefeſt care and indeuour to trauell into our countrey. Let vs firſt ſeeke the kingdome of God, and his righteouſneſſe, and carefully vſe the meanes of our ſaluation. And let vs thinke, that if wee bee pilgrims, wee muſt alſo be wayfaring men. Are we wayfaring men in this life? then will wee vſe *hac vita vt via*, This life as a way; and the things of this life as they may bee helpes vnto vs in this way. Let vs make choiſe of the high, and as it were the Kings way, which leadeth vnto heauen, the way of true faith and vnfained repentance. Let vs inſiſt and perſiſt therein, though it bee a narrow and an afflicted way. Let vs walke before God in the duties of our lawfull callings, and in thoſe good workes which God hath prepared for vs. *This is the way, let vs walke therein.* Let vs not returne to our ſinnes, let vs not decline from the way of Gods commaundements either to the right hand or to the left: let vs not ſtand at a ſtay, nor looke backward with *Lots* wife, and much leſſe goe backward; but with *Paule*, let vs doe one thing, forgetting that which is behind, and ſtriuing to that which is before, let vs make on towards the marke, vnto the price

Phil.3.19,20.
Phil.1.23.
2.Cor.5.1.
Mat.6.33.
ἀγὰς δὲ ἀνθρὼς παρασκεύεται μὲν ἡ ζόη τὸν τρόπον; ἐπίγνωσις δὲ περὶ τὴν ἐκζήλωσιν. Baſil.
Mat.7.14.
Eph.2.10.
Eſay.30.21.
Phil.3.14.

price of the high calling of God in Ieſus Chriſt, know-
Mat.10.22. ing, that whoſoeuer perſeuereth to the end, he ſhall bee ſaued. And this was the former part of the queſtion, conceruing a true member of the Church militant, which the holy ghoſt hath expreſſed in theſe wordes: *Who ſhall ſoiourne in thy Tabernacle?* calling the Church militant, the Tabernacle of God; and teaching, that hee which is an heire of the kingdome of heauen, is a pilgrim on earth.

The ſecond part of the queſtion. Now followeth the later part of the queſtion, which is concerning the member that ſhall bee of the Church triumphant, and inheritour of the kingdome of heauen, in theſe words, *Who ſhall dwell in the mountaine of thy holineſſe?* The kingdome of heauen by a metonymy of the
What is meant by the mountain of God. ſigne, he calleth the mountaine of God. For the mountaine of God was a type of the kingdome of heauen. And this mountaine was either the land of Canaan, which was a type of the cœleſtiall Canaan, as it is ſaid
Exod.15.17. *Exod.* 15. Thou ſhalt plant them, O Lord, in the mountaine of thine inheritance, in the place which thou haſt made for thine habitation: or elſe the mount Sion,
Pſal.2.6. which elſewhere is called the mountaine of Gods holineſſe, and was a type of the heauenly Ieruſalem: or
Heb.12.22. laſtly, the Mount Moriah, where the Temple was placed, which is ſomewhere called the mountaine of the
Eſay.14.13. congregation, ſtanding on the North part of Sion; and
Pſal.48.2. is therefore called the holy mountaine, becauſe it was the place of the holy aſſemblies, which the Lord ſanctified for his habitation and for his worſhip: and this al[illegible] was a type of the temple of God, that is to ſay, of
Pſal.11.4. heauen. Whereas therefore heauen is called the mountaine of God, it is a metonymy, ſuch as wee find elſe-
Pſal.3.4. where in the Pſalmes, *I cried vnto the Lord, and he heard me out of the mountaine of his holineſſe*, that is, heauen. And thus the moſt interpret this place: as namely, among the Greekes *Baſil* ſaith thus mountaine doth ſignifie, τὸν

ὑπερουράνιον χορηγοῦσαν τῷ πανσόφῳ καὶ λαμπρᾷ, *The ſuperceleſtiall religion, which is euery way conſpicuous and bright* (which ſome call *Cœlum Empyrium*) *wherof the Apoſtle ſpeaketh. Heb.*12. Among the Latines *P. Lombard.* in thy holy mountaine, that is, ſaith he, In euerlaſting bliſſe, where is the viſion of peace (ſignified in the name Ieruſalem) and the ſupereminence or height of charitie, where none contendeth in fight, but reſteth in euerlaſting peace. Heb.12.

Now heauen is called the mountaine of God for theſe cauſes. Firſt, becauſe it was figured by the mountaine of God, euen as Chriſt is called our Paſſeouer. Secondly, becauſe of the height thereof, whereby it is eleuated farre aboue the earth. For albeit, in reſpect of vs who are now placed within the compaſſe of heauen, and behold *Comavam cœli ſuperficiem*, as it were the inward roofe thereof, it cannot ſo fitly be called a mountaine: notwithſtanding, as it is the throne of God, who ſitteth on the globe of heauen, as it were his throne, and as it is the ſeat of the bleſſed ſpirits, whoſe conuerſation is in the higheſt heauen, as it were in the top of an hill, it is not vnfitly called the mountaine of God. Vnto this mountaine, if we ſhould aſcend but in thought, as *Scipio* once did in his dreame, and from thence ſhould behold the earth; we ſhould eaſily contemne this inferiour world with the deſires thereof. For the whole globe of the earth, together with the water, which ſeemeth none ſo great vnto vs, if we could ſee it from the higheſt heauens, would appeare vnto vs like a mote in the ſunne. But if withall we felt the vnſpeakable joyes of heauen, and from thence ſhould caſt downe our eies vnto this valley of teares, there to behold the vanities of vanities, and nothing but vanitie in vexation of ſpirit, as *Salomon* ſaith, it cannot be expreſſed with how feruent a deſire we ſhould be inflamed to haue our habitation in heauen. *Peter* when as hee was preſent in the transfiguration of Chriſt in the mount Thabor, and had

Why heauen is called the mountaine of God.

1.Cor.5.

had a taſt of the heauenly glory, he was ſtraightway rauiſhed therewith, and deſired greatly to remaine there. Mat.17.4. *Lord* (ſaith he) *it is good being here, let vs make three Tabernacles, &c.* Thirdly, heauen is called a Mountaine, becauſe it is a ſafe place, free from all hazard or poſsibilitie of danger, where the bleſſed ſpirits dwell on high ſafe from all Eſay.33.16. danger and feare of euill.

Holy mountain. But heauen is not onely called the mountain of God, but alſo the holy Mountaine, or (which is all one) the Mountaine of his holineſſe, becauſe it is ſanctified by the preſence of God. For which cauſe, Sion alſo and the mount Moriah are called the holy mountaine of God: For where the Lord doth manifeſt his preſence, Exod.3.5. that is a holy place, namely, becauſe of Gods preſence ſanctifying it. But in the higheſt heauen the Lord doth principally manifeſt his preſence, and reueale his glory. Wherefore, if mount Thabor after the transfiguration of Chriſt there wrought, and the preſence and glory of 2. Pet.1.18. God there manifeſted, was for that cauſe called *the holy mountaine*; how much more doth the higheſt heauen, where Chriſt ſitteth at the right hand of his father in majeſty and glory, deſerue to be called the holy mountaine of God? The Scriptures aſcribe ſuch holineſſe to this mountaine of God, as nothing may enter therein which is not holy. Which muſt teach vs (beloued) to Apoc.21.27. Heb.12.14. *follow after holineſſe; without which we ſhall neuer ſee God. Verely verely I ſay vnto you* (ſaith Chriſt our Sauiour) *except a man* Iohn.3.5. *be borne of water and of the ſpirit, he cannot enter into the kingdome of God.*

The phraſe of dwelling expounded. Our abode in the mountaine of God, is expreſſed in the word *dwelling*: whereby two things are ſignified, Perpetuitie & Reſt. Perpetuitie: for there the children of God remaine not as pilgrims for a time, but as citiſens and heires for euer. Whereupon the kingdome Hebr.9.15. Luke 16.9. of heauen is alſo called an heauenly inheritance, wher- 1.Pet.1.4. in are *euerlaſting habitations*, and an *inheritance immortall, and vndefiled,*

vndefiled, & that fadeth not away, reserued in heauen for vs. I wil not stand to proue this point, being the last article of our Creed, cõfirmed by manifold testimonies of scripture, which often mentioneth eternall life, eternall saluation, eternall kingdome: let vs rather labor by all good meanes to make sure our calling and election to this eternall kingdome, that the meditation therof may teach vs, first, to contemne in respect thereof the momentarie vanities of this present world: accounting it more than madnesse, if for the temporarie fruition of sinne wee shall depriue our selues of Gods presence, *where there is fulnesse of ioy, and at whose right hand there are pleasures for euermore:* if for light and temporarie trifles we loose *a super-excellent eternall weight of glorie in heauen*. Secondly, with patience and comfort *to run the race of afflictions set before vs, looking vnto Iesus the author and finisher of our faith, who for the ioy that was set before him, endured the crosse, and despised the shame, and is set at the right hand of the throne of God.* For *the* tor*y and light afflictions of this life, are not worthy the eternall weight of glorie that shall be reuealed,* which notwithstanding *they procure vnto vs, whiles we looke not on the things which are seene, but on the things which are not seene. For the things which are seene, are temporall: but the things which are not seene, are eternall.* Againe the word *dwelling*, importeth rest. For there the children of God doe not wander as pilgrims, neither are subject to any molestations, but doe wholly *rest from their labours.* And for that cause the kingdome of heauen is called *the rest of God*, and as it were an eternall Sabboth. In respect whereof, the land of Canaan was a type of our heauenly countrey. For as to the Israelits, after they had for many yeares wandered as pilgrims through the desert, the land of Canaan was the mountaine of their perpetuall habitation and rest: euen so to vs, after wee haue finished our pilgrimage through the desert of this world, there remaineth an heauenly Canaan, that Sabbatisme or rest of God, which the

Dan.12.2.3. Mat.25.46. Heb.5.9. 2.Pet.1.11. 2.Pet.1.10. Psal.16.11. 2.Cor.4.17. Heb.12.1.2. Rom 8.18. 2.Cor.4.17. Apoc.14.13. Psal.95.&c. Heb.4.

Apostle

Heb. 4.9. Apoſtle teſtifieth, is left to the people of God. But as againſt thoſe Iſraelites, which after they were brought out of Ægypt, and were in the way towards the land of promiſe, by their infidelitie and contumacie prouoked God, the Lord ſware in his anger, that they ſhould neuer enter into his reſt: ſo ſhall it happen to ſo many of vs, as profeſsing our ſelues to bee redeemed out of the bondage of the ſpirituall *Pharao*, ſhall notwithſtanding neither truly beleeue in Chriſt, nor repent of our ſinnes, but prouoke the Lord by our infidelitie and diſobedi-

Heb. 3.7. &c. ence. Wherefore, as the holy ghoſt ſayth, To day if you ſhall heare his voice, harden not your hearts as in the prouocation, and as in the day of temptation in the wilderneſſe, where your fathers tempted me, &c. to whom I ſware in my wrath, that they ſhould not enter into my

Heb. 6. 11. reſt. Let vs ſtudie therefore to enter into that reſt, leaſt any of vs fall after the ſame enſample of diſobedience.

Heb. 3. 12. And let vs take heed leaſt at any time there be in vs an euill heart of infidelitie to depart from the liuing God.

Apoc. 21. 8. For the vnfaithfull ſhall be excluded, but ſo many as

Heb. 4. 3. beleeue, ſhall enter into that reſt. And as *Ioſua* (who alſo

Heb. 4. 8. is called *Ieſus*) brought the Iſraelites into that reſt: ſo Chriſt, the true Ieſus and Sauiour of his people, bringeth all thoſe that beleeue in him into this eternall reſt. For he not onely died, that hee might purchaſe by his bloud this reſt for vs, and aſcended into heauen, to

Iohn. 14. 2. prepare eternall manſions for vs: but alſo, when wee are to leaue this earthly Tabernacle of our bodies, he ſendeth his holy Angels to conuey our ſoules into the

Luk. 16. 22. boſome of *Abraham*, and to place them in this mountaine of God.

By that which hath beene ſaid, wee ſee what difference there is betwixt the Church militant on earth, and triumphant in heauen. For this is a Tabernacle of warre; that, a mountaine of peace. In this we ſojourne for a time as pilgrims from God, or, as the Apoſtle ſpea-

ſpeaketh, ἐνδημοῦντες ἐν τῷ σώματι, ἐκδημοῦμεν ἀπὸ τοῦ κυρίου, in that being remooued from the bodie, we dwell with God, or, as the ſame Apoſtle ſpeaketh, ἐκδημοῦντες ἐκ τοῦ σώματος, ἐνδημοῦμεν πρὸς τὸν κύριον. Here is trouble, there is eaſe; here is the valley of teares, there is the kingdom of happines & glory; here is the combat and fight, there is quiet & perpetual reſt; here we are in our way, there in our countrey. 2.Cor.5.6. 2.Cor.5.8.

Hitherto we haue ſpoken of the parts of this queſtiõ ſeuerally, now we are in a word to intreat of thẽ ioyntly & together: For both parts are to be vnderſtood of one & the ſame party or ſubiect: out of which cõiunctiõ we gather two things: the firſt, that thoſe which ſhall dwell in the holy mountain, do firſt ſojourne in Gods Tabernacle; the ſecond, that thoſe which do here ſojourne in the Tabernacle of God, ſhal alſo reſt in the mountain of his holines. The former ſerueth for our inſtruction, teaching vs that none ſhalbe mẽbers of the Church triumphant, but thoſe which haue bin mẽbers of the Church militãt, none ſhalbe heires of heauẽ, but thoſe that haue bin pilgrims on earth. All men deſire to reſt in the holy mountain of God: but how few behaue thẽſelues as pilgrims in his Tabernacle? ἀκόντες οἱ πολλοὶ, ſaith *Baſil*, ſuch men are geaſon, all deſire with *Balaam* to die the death of the righteous, but few do care to lead the life of the iuſt: all deſire glory, but few do care for grace: al are deſirous of the end, which is ſaluatiõ, but few are careful of the ſubordinat means. The latter ſerueth for our conſolation, aſſuring vs that all the true mẽbers of the Church militant, ſhall be members of the Church triumphant; that all the children of God (as all the faithfull are) be alſo heires of eternall life; that thoſe which are obedient ſubiects in the kingdome of grace, ſhall be inheritors of the kingdome of glory; that thoſe who are pilgrimes on earth, ſhall be citizens of heauen: For this is the priuiledge of a true Chriſtian, noted in the end of the Pſalme, that being once in the ſtate of grace he ſhall ne- *Of the parts of the queſtion ioyntly.*

uer be vtterly remoued. Herein therefore the faithfull may ſolace themſelues, that although they are deſpiſed and abuſed in the world, yet they are heires of eternall life, and citizens of the kingdome of heauen.

Of the party to whom this queſtion is propounded.

And ſo much of the parts of the queſtion: now we are to conſider of the party to whom it is propounded. For as touching this moſt weightie queſtion, the Pſalmiſt conſulteth with the Lord, the collector of his Church, and the giuer of eternall life. And there may two reaſons be giuen why in this queſtion he appealeth vnto the Lord. Firſt, becauſe in determining this queſtion, we are not to ſtand to the iudgement of men, but of God onely: For mens iudgement whether they deliuer their opinion concerning others, is very vncertaine; or touching themſelues, it is many times deceitfull. For as touching themſelues, how many are there eſpecially in the Church of Rome, who boaſt of the name of the Church, and in compariſon of themſelues contemne all others as heretiques or ſchiſmatiques; becauſe they preſume that they are in the Catholique Church, obſeruing the rites of their Church, and beleeuing as their Church beleeueth; when as in truth they are members of Antichriſt, and nothing leſſe than the true members of the Catholicke and inuiſible Church of Chriſt. And therefore no maruell, if many who liue in the face of the true Church, do falſly iudge themſelues to be ſound members of the ſame. Neither are we to ſtand to mens iudgement concerning others: For the iudgement of the vngodly is corrupt, and of the godly vncertaine. The wicked iudge the true members of the Church indeed, to be the ſcum of the world and off-ſcouring of all things; them they hate, contemne, perſecute, excommunicate, either as impious or as hereticall, euen as our Sauiour Chriſt hath foretold, *They ſhall excommunicate you, yea, the time ſhall come, that whoſoeuer killeth you, will thinke that he doth God good ſeruice.*

1. Cor. 4. 13.

Iohn 16. 2.

ſeruice. The world doth loue her owne, but hateth thoſe which are Chriſts, as our Sauiour ſayth, the *world hateth them becauſe they are not of the world, euen as I am not of the world.* And againe, *if the world hateth you, know that it hated me firſt: if you were of the world, aſſuredly the world would loue her owne. But now becauſe you are not of the world, but I haue choſen you out of the world, therefore the world doth hate you.* But the iudgement alſo of the godly concerning others, is vncertaine: For there is a twofold iudgement, the

judgement of { Charitie, / Certaintie.

By the iudgement of Charitie, the faithfull judge euery profeſſed member of the viſible Church, when they ſpeake of the particular perſons, to be a member of the inuiſible, elected, called, juſtified, ſanctified; howbeit, they know in generall, that many are in the Church, which be not of it, and that many be called, but few are choſen. The judgement of Certaintie appertaineth only to God, who onely is the ſearcher of the heart. As the Prophet *Ieremie* ſayth, *The heart is deceitfull and wicked aboue all things: who can know it? I the Lord ſearch the heart and trie the reines, that I may giue to euery man according to his wayes, and according to the fruit of his workes.* Seeing therefore wee are to ſtand to the judgement of God, and not of men, let vs labour to approoue our ſelues not to men, but to the Lord, who trieth the heart.

Iohn 17.14.
Iohn 15.18.19.
Phil. 1.7.
1. Iohn 2.19.
Mat. 22.14.
Ier. 17.9.10.
1. Theſ. 2.4.

Secondly, the Prophet deuolueth this queſtion to Gods judgement, that we may vnderſtand the anſwere which enſueth to be without exception: as being the aunſwere not of man but of God, who beſt knoweth who are his; who alſo in the end of the world ſhall ſeparate the ſheepe from the goates. Wher[illegible] let no man deceiue himſelfe any longer, either w[illegible] the title of the Church, or with a faire ſhew of an outward profeſſion, &c. but let him know this for a certaine truth, as it were from the Oracle of God, That he is not ſuch an

2. Tim. 2.19.
Mat. 25.32.

one as ſhall either ſojourne in the Tabernacle of God, or dwell in his holy mountaine, vnleſſe the deſcription of a ſound Chriſtian and citiſen of heauen, which is compriſed in this anſwer of the Lord, agree vnto him. And of this anſwer we are now to ſpeake.

Gods anſwer. For when as *Dauid*, as if he had bene the high Prieſt ſtanding before the propitiatory, had conſulted with the Oracle of God; The Lord maketh aunſwere as it were from betwixt the Cherubins, therein fully ſatiſfying his demaund. For being demaunded who ſhall ſojourne in the Tabernacle of God, and reſt in his holy mountaine: He anſwereth, That *he which walketh vprightly, and worketh righteouſneſſe, &c. ſhall neuer be remooued*. In which anſwere we are to conſider two things, the deſcription of a ſound Chriſtian, in the whole body of the Pſalme: and his priuiledge, in the laſt words, *he that doth theſe things ſhall neuer be remooued.*

Of the deſcription in generall. The deſcription conſiſteth wholly of the effects, whereby the Lord would haue a true citiſen of the kingdome of heauen to be tried and knowne, as our Sauiour ſaith, *By their fruits you ſhall know them*. But here it may be demaunded firſt, Why doth he not rather deſcribe a ſound member of the Church and heire of heauen, by his faith, or by the profeſsion thereof; ſeeing to faith the kingdome of heauen is promiſed, and ſeeing alſo the profeſsion of the true faith maketh one a member of the viſible Church? I anſwer, becauſe faith is an inward and hidden grace, & many deceiue both themſelues and others by a profeſsion of faith: and therfore the holy ghoſt will haue euery mans faith to bee tried and known by the fruits thereof. And howſoeuer eternall life be promiſed to faith, and eternall damnation be threatned againſt infidelitie, yet the ſentence of ſaluation and condemnation ſhall be pronounced according to workes, as the euidence of both. Secondly, it may be demaunded, Why among all the fruits of faith (which

are

are almoſt innumerable) he maketh choiſe of thoſe duties which we owe to our brother: eſpecially conſidering that the duties which we owe immediatly to God, are more principall, wherein alſo conſiſteth our religion and pietie towards God. As for example, the true inuocation of the name of God, the ſincere profeſsion of the faith, the ſauing hearing of the word, &c. *Anſw.* We are to conſider, that this queſtion is propounded of ſuch as liuing in the viſible Church, would ſeeme to be religious, making a profeſsion of the faith, hearing the word of God, and calling vpon his name, *viz.* which of them (becauſe all are not religious which would ſeeme to be ſo) are indeed ſound members of the Church, and heires of heauen. For of thoſe which are openly prophane, and doe not ſo much as make a ſemblance of religion, there is no queſtion to bee made: For without queſtion there is no place for ſuch in the kingdome of heauen. Now that wee may rightly diſcerne of thoſe which profeſſe religion, who among them are ſound, who vnſound; the markes and tokens are not to bee taken from the outward duties of Gods worſhip, as prayer, hearing of the word, receiuing of the ſacraments, and much leſſe the obſeruation of humane traditions (for all theſe things hypocrits alſo are accuſtomed to do;) but from the duties of charitie and righteouſneſſe, which we owe to our brethren: For the touchſtone of pietie and true religion towards God, is charitie towards our brother. *Herein* (ſaith *Iohn*) *are the children of God knowne, and the children of the diuell: whoſoeuer doth not righteouſneſſe, is not of God, neither he that loueth not his brother.* 1. Iohn. 3. 10. There is no man almoſt in the Church who will not affirme that he beleeueth in Chriſt, that he loueth God, that he is the diſciple of Chriſt: How then ſhall he be tried? True faith worketh by loue, and is to be manifeſted by workes, without which it is to be iudged dead. Gal. 5. 6. Iam. 2. 18. & 26. The true loue of God muſt ſhew it ſelfe in

1. Iohn 4.20. the loue of our brother. *For if any man ſhall ſay, that he loueth God, and hateth his brother, he is a lyar.* The true diſciple of Chriſt is knowne by brotherly loue. *Hereby* (ſaith our Sauiour) *ſhall all men know you to be my diſciples, if you loue one another.* Now in the loue of our neighbour, all the duties of the ſecond Table are ſummarily compriſed. Let no man therefore ſo deceiue himſelfe, as to thinke, that he is truly religious towards God, if hee liue vnjuſtly or vncharitably among his neighbours. For our religion towards God is to bee eſteemed according to thoſe fruits which appeare in our calling and conuerſation with men. For hereby according to the Scriptures, is all our religion and pietie towards God to bee examined and tried. And for this cauſe, in deſcribing a citizen of heauen, he reckneth vp thoſe duties which are to be exerciſed towards our brother, that by them as it were certaine cogniſances, the true ſeruant of God may bee diſcerned from the ſlaue of the Diuell. And ſo elſewhere in the Scriptures the like queſtions receiue not vnlike anſwers. As Pſal. 24.3.4.6. Eſay 33.14.15.16.

Iohn 13.35. Rom. 13.9. Pſal. 24.3.4.6. Eſay 33.14. 15. 16.

The parts of the deſcription.

Hitherto I haue ſpoken of the deſcription in generall, now we are to deſcend to the ſeuerall parts and branches thereof: of them, ſome are generall, others more ſpeciall. I call thoſe generall, which ſummarily compriſe all the duties of a good man, in the 2. verſe, namely, that he be vpright in heart, juſt in his deeds, and true in his words. The more ſpeciall are contained in the reſt of the Pſalme, whereby the child of God is deſcribed, partly κατ' ἀφαίρεσιν by way of deniall, that he ſlandereth not, that he doth not euill vnto his neighbour, that he receiueth not an ill report againſt him, that he breaketh not his oath, that he putteth not to vſury, that he receiueth no rewards; partly κατὰ θέσιν, that hee contemneth the wicked and honoureth the godly. And theſe ſpecials may bee vnderſtood as branches of the generall: For he that is vpright is not partiall, but behaueth

haueth himſelfe towards men as they behaue themſelues towards God, honoring thoſe that honor God, and deſpiſing thoſe that contemne the Lord. He that is iuſt, is not iniurious to his neighbour, neither is he an vſurer or briber. He that loueth the truth, he is true in his oath and promiſes, he deteſteth ſlandering both in himſelfe and others, hauing neither a tongue to vtter, nor an eare to heare ſlaunders. Or you may conceiue thus, that a citizen of heauen is here deſcribed by ten notes, whereof foure is affirmatiue, ſignifying the vertues wherewith he is indued; and ſix are negatiue, ſignifying thoſe ſpeciall vices which hee is carefull to auoid.

Of theſe notes we are to ſpeake in order. The firſt whereof is Integrity or vprightneſſe, in theſe words: *He that walketh vprightly*. To walke, in the Hebrew phraſe, ſignifieth either generally, to liue, to order a mans life: or more ſpecially, to liue, or to walke in a calling, or elſe to profeſſe religion. Hereupon in the Scriptures our life or courſe of liuing, our vocation, our religion, is called a way. But the generall ſignification which comprehendeth the other, beſt fitteth this place. This word therefore the holy Ghoſt doth vſe to teach vs, that this life of ours is a way, and that we are way-faring men, whom it behoueth to be *vpright in our way*, as the Pſalmiſt elſewhere ſpeaketh. הולך תמים Pſal.119.1.

Now, if we be trauellours or way-faring men, we are to be carefull of three things. Firſt, that we go in the right way: For if we go out of our way, the farther we go, the farther we ſhall be from our iourneys end. And therefore as Chriſt himſelfe exhorteth *enter*, yea, *ſtriue to enter at the narrow gate: for wide is the gate, and broad is the way which leadeth vnto deſtruction, and many there be which go in thereat, becauſe ſtrait is the gate, and narrow is the way that leadeth vnto life, and few there be that find it*. This way is the true religion of Chriſt, which in the Scrip- Mat.7.13. Luke 13.24.

Act. 9. 2. Pſal. 16. 11. Luke 1. 79. Act. 16. 17. Act. 20. 21. 24. 14. 15. 16. Iohn 6. 35. Iohn 14. 6. Eph. 2. 10. Eſay 30. 21.

tures is called *the way, the way of life*, the way of peace, the way of ſaluation: teaching two things eſpecially, repentance towards God, and faith in our Lord Ieſus Chriſt. For by faith we come vnto Chriſt, who is the way, the truth, and the life, and by repentance we bring forth the fruits of faith, namely, good workes, which God hath prepared for vs that we ſhould walke in them, *This* as I ſay *is the way, let vs walke therein.*

2. The next thing whereof we muſt be carefull, is, that being ſet in the right way we go forward therein, proceeding from faith to faith, and from a leſſe meaſure of grace vnto a greater, till at length we come to a perfect or growne ſtature in Chriſt. For neither muſt we ſtand ſtill in this way, neither muſt we go backe: for if we do ſo, how ſhall we come to our iourney's end? The Apoſtle *Paule* although he had proceeded very farre in this way, he thought it not his duty to ſurceaſe, but the nearer he came to his marke, the *more he ſtriueth towards it, forgetting thoſe things which be behind*. And thereupon inferreth, *whoſoeuer therefore are perfect or growne men, let them be of this mind*. Muſt thoſe that are perfect be of this mind? how much more behoueth it vs, who are but of ſmall growth in compariſon, to giue all diligence that we may increaſe and grow vp in grace, that as the Apoſtle exhorteth, we may abound more? For not to go forward in this way, is (as one ſaith) to go backward: euen as a boat which is caried againſt a ſwift ſtreame, either it is rowed forward, or elſe it runneth backward. We muſt take heed therefore leſt we be non-proficients, and let vs feare leſt when we ceaſe to be better, we begin to be worſe.

Phil. 3. 14. 15. 1. Theſ. 4. 1.

The third thing is, that we be vpright in the way, neither treading awry by ſecret diſſembling, nor halting downeright, betwixt God and Mammon, betwixt Chriſt and Antichriſt: As the Iſraelites in *Achabs* time halted betweene God and Baal, and thoſe counterfeit Chriſtians,

1. King. 18. 21.

Chriſtians, of whom *Paule* complaineth *Phil.*3. there *be many*, ſaith he, *which walke*, that is, maketh a profeſſion of Religion, *of whom I haue told you heretofore, and now I tell you weeping, that they are enemies to the Croſſe of Chriſt, whoſe end is deſtruction, whoſe God is their belly, and their glory is to their ſhame, who mind earthly things.* Phil.3.18.19.

But of Integrity we are to ſpeake more at large, forasmuch as it is here ſet downe as the firſt and principall marke of a true Chriſtian. The Hebrew word תמים is vſually tranſlated *perfect*, not that it ſignifieth ſuch an one as is altogether free from ſinne, or is indued with righteouſneſſe, for ſo this note would agree to no man liuing: For, *who can ſay that his heart is cleane? yea if we ſay that we haue no ſinne*, ſaith Iohn the beloued of Chriſt, *we deceiue our ſelues, and there is no truth in vs*: for, *in many things we offend all*, and there *is not a righteous man vpon earth, which doth good and ſinneth not*. But it ſignifieth him who in the deſire and purpoſe of his heart is free from hypocriſie, diſſimulation and guile, whom we call Vpright. For *Noah*, *Iacob*, *Iob*, *Dauid*, *Ezechias* and others, are ſaid in the Scriptures to haue bene perfect, that is, vpright men, who all notwithſtanding had their faults. Yea, *Aſa* is ſaid 2.*Chron.*15. to haue had a perfect or vpright heart all the dayes of his life, and yet in the next Chapter there are recorded three ſinnes of his together, that he reſted vpon the King of *Syria*, that he committed the Prophet to priſon, that in his ſickneſſe he truſted in the Phyſitions more than in God. The perfection therfore which is ſignified in this word, is not ſo much to be meaſured by the goodnes of the outward act or worke, but by the vnfained will, ſincere deſire, and vpright indeuour, aſpiring towards perfection. For the Lord accepting the will for the deed, eſteemeth of the ſincere will, and vnfained indeuour, for perfect obedience in his children; inſomuch that vprightneſſe euery where in the old Teſtament goeth vnder the name of perfection; Prou.20.9. 1.Iohn 1.8. Iam.3.2. Eccleſ.7.22. 2.Chron.15.17. Chap.16.

ction; and thoſe things which are done with an vpright and entire heart, are ſayd to be done with the whole heart, and with a perfect heart.

Thamim therfore we may rightly interpret *vpright*, that is, void of diſſimulation; and it may be two wayes conſidered, as it is referred to God, and ſo it ſignifieth ſincere, or void of hypocriſie: as it is referred towards men, and ſo it ſignifieth ſimple, or void of guile. So that he in this place is ſaid to bee vpright, who is void of hypocriſie towards God, and free from guile towards men.

And firſt we are to ſpeake of vprightneſſe in reſpect of God, in handling whereof I purpoſe to obſerue this order. Firſt, to ſhew what it is. Secondly, that it is, as here it is made, a note proper to the children of God. And thirdly, becauſe we are not to be idle hearers of this diſcourſe, we are to try and examine our ſelues whether this note agreeth vnto vs or not. And fourthly, if we do find our defectiueneſſe therein, either in whole or in part, we are by certaine forcible arguments to be ſtirred vp to embrace it. And laſtly, we are to ſhew the means whereby to obtaine it.

What vprightneſſe is.

1. What vprightneſſe is towards God, it may be gathered by thoſe phraſes of ſpeech whereby it is expreſſed in the Scriptures. For firſt, to be vpright, it is to walke with God, or before God, (as the Lord ſaith to

Gen. 17. 1. *Abraham, Walke before me and be vpright*) that is, ſo to lead our liues as in the ſight and preſence of God, who ſeeth the hearts, and ſearcheth the reynes of men: when as the Scripture therefore ſayth of *Enoch*, *Noah*, *Abraham*, *Iſaacke*, and others, that they walked before God, it ſignifieth that they walked, that is, liued vprightly, as in the preſence and ſight of God, admitting him to be the witneſſe and iudge of all their actions and dealings:

Luke 1. 6. thus were *Zachary* and *Elizabeth* ſayd to be righteous before God, that is, vpright perſons. And in this ſence

vpright

vpright actions are said in the Scriptures to be done before the Lord. In the song of *Zacharie* we are said to be redeemed from the hand of our spirituall enemies, to this end, that we should worship the Lord in holinesse and righteousnesse *before him*, that is, not as in the sight of men, who see but the outward shewes, but as in the sight and presence of God, who seeth and respecteth the heart. Thus are we with the Apostle to speake, as *before God in Christ*: thus are we to preach, *as before God*: thus are we to heare, *as before God*, with *Cornelius*. Luke 1.73,74. 2.Cor.12.19. 2.Cor.2 17. Act.10.33.

2. Againe, to be vpright, is ὀρθοποδεῖν, to walke with a right foot, neither couertly treading awry with *Peter*, *Gal.* 2. nor openly halting, with the Israelits, 1.*King*.18. Gal.2.14. 1.Kin.18.21.

3. It is also (as I said) to be void of hypocrisie and doubling, not to haue an heart and an heart, or to bee double minded, but to be single hearted. Thus those things which be vpright, are said to bee ἀνυπόκριτα, vnfained, and to be performed not with an heart & an heart, or with a heart diuided or parted, but with an entire or whole heart. After this manner, the holy ghost speaking of the Zebulonits. 1.*Chron*. 12.33. that they came to *Dauid, not with an heart and an heart*, doth afterwards expound himselfe, when speaking of all the Tribes, hee saith, they came to *Dauid with an vpright heart*. On the other side, hypocrits and dissemblers, they speake (as the Psalmist saith) with an heart and an heart, and are therfore called δίψυχοι, double minded men. 1.Chron.12.33 בלא־לבב ולב Vers.38. Psal.12.2. Iam.1.8.

4. Lastly, this vertue of Vprightnesse is commended vnto vs vnder other names, *viz. Synceritie, and truth*: Sinceritie being opposed to mixture, and truth to falsehood, both which hypocrisie is. Sincere is that which is without mixture, as clarified honey is *sine cera*, without wax, or as bread without leauen. For which cause, the vertue of sinceritie is commended vnto vs vnder the type of the vnleauened bread, with which the feast of the Passeouer was to be celebrated. As contrariwise, *Sincerum quasi sine cera.* 1.Cor.5.8.

hypocrisie

Luke 12.1. hypocriſie is ſignified by leauen, and is called the leauen of the Phariſies. There were other types alſo of the law, wherin the mixture of hypocriſie & doubling was condemned, and contrariwiſe ſinceritie commaunded vnto vs. As for example, when the Lord forbad
Deut. 22.9, 10, 11. the Iſraelits to plant their vineyards with diuerſe ſorts, or to ſow their fields with diuerſe kinds of ſeed, or to
Leuit. 19.19. plow with an oxe and aſſe together, or to weare garments of linſey wolſey. But it is alſo called *Truth*, as
1. Cor. 5.8. 1. *Cor.* 5.8. for this is the truth which the Lord requireth
Pſal. 51.6. in the inward parts. *Pſal.* 51. 6. and wherein he is to bee
Iohn. 4.24. worſhipped, and called vpon. He is therefore ſaid to
Pſal. 145.18. walke vprightly, who behauing himſelfe as in the ſight and preſence of God, walketh with a right foot without hypocriſie or diſsimulation, in ſincertie and truth.

πᾶσι ἴδιον ἀγπικατῶν χρείαν. 2. Now that vprightneſſe is a proper note to the citiſens of heauen, it may eaſily appeare by the reciprocall conuerſion which is betwixt them. For if all the citiſens of heauen be vpright, and all that be vpright are citiſens of heauen, then is it manifeſt, that vprightneſſe agreeth to all that be the ſonnes and heires of God, and to them alone. Firſt then, that all which be heires of the kingdome of heauen, are vpright, it is euident. For thoſe that are not vpright, haue none inheritance in heauen. As *Peter* telleth *Simon Magus*, that he had no part in the Communion of Saints, becauſe *his heart was not right in the*
Act. 8.21. *ſight of God*. For hypocrits (as all be that are not vpright, for not to be vpright, is to be an hypocrite, and not to be an hypocrite, is to be vpright) neither ſhall they ſojourne to the end in Gods Tabernacle, neither ſhal they reſt in the mountaine of Gods holineſſe, but contrary to the priuiledge of the vpright in the laſt verſe, they ſhall be remooued both by defection, whereby they ſeperat themſelues from God in this life; and by excluſion, whereby they ſhall bee ſeperated from God in the life to come.

As

As touching the former, as constancie and perseuerance is an vnseparable companion of vprightnesse, so hypocrisie is accompanied with inconstancie, and is commonly punished with defection. *The double minded man is inconstant in all his waies.* And the Apostle *Iohn* doth teach vs, that those which be in the Church, but are not of it (that is to say, hypocrits) are permitted by the just judgement of God to fall away, that their hypocrisie may be detected. And to the same purpose, *Bildad* the Shuhite, *Can arush* (saith he) *grow without mire, or can the grasse grow without water? Though it should be greene, and not plucked vp, yet shall it wither before any other herbe. So are the paths of all that forget God, and the expectation of the hypocrite doth perish.* And as touching the life to come, *Iob* sheweth that the hypocrite hath no hope, when God doth take away his soule. For all their reward they receiue in this life: as our Sauiour Christ saith, *Verily I say vnto you, they haue their reward.* They are therefore in no expectation of reward, *for the hypocrite shall not come into the presence of God*, but are or may be in certain expectation of punishment. For our Sauiour Christ, when he would signifie, that the wicked seruant shall certainely be condemned, he saith, That hee shall haue *his portion with the hypocrites, where shall be weeping and gnashing of teeth.* Those therefore that be heires of the kingdome of heauen, they be not hypocrites and dissemblers, but such as are vpright. Which must teach vs, as wee desire to persеuere in the faith to the end, and to attaine to the end of our faith, which is the saluation of our souls; so *to humble our selues, to walke with our God*, in sinceritie and vprightnesse of heart.

ἀνὴρ δίψυχος ἀκατάστατος. Iam 1.8
1. Iohn 2.19.
Iob.8.11,12,13
Iob.27.8.
Mat.6.2.5.
Iob.13.16.
Mat.24.51.
Mic.6.8.

Now that all those also which be vpright, are citizens of heauen, it may euidently be prooued out of the Scriptures. For as the Psalmist saith, the Lord will giue grace and glory (grace in this life, and glory in the life to come) and no good thing will hee withhold from them

Psal.84.11.

them that walke vprightly. Grace he giueth them with perseuerance, for the vpright man buildeth vpon the
Mat 7. rocke, and therefore no temptations shall vtterly ouercome him. He is not onely in the Church, but also of it,
1. Iohn. 2. 19. and therefore certainely shall remaine in the communion of the Church: and whosoeuer continueth to the
Mat. 24. end, he shall be saued. Againe, doth the holy ghost call any blessed, that are not heires of the kingdome of heauen? But the vpright are by the testimonie of the holy ghost happie and blessed. *Blessed are those that are vpright in*
Psal. 119. 1. *their way. Blessed are those in whose heart there is no guile, that is,*
Psal. 32. 2. *hypocrisie.* And to this purpose belongeth that testimony
Pro. 20. 7. of *Salomon*, as *Tremellius* readeth, the just man that walketh in his vprightnesse, *is blessed*, & blessed are his children after him. And yet the holy ghost is more plain in
Pro. 28. 18. testifying this truth. *Prou.* 28. 18. *He that walketh vprightly,*
Psal. 140. 13. *shall be saued. Psal.* 140. 13. *The vpright shall dwell in thy pre-*
Mat. 5. 8. *sence.* But most plaine, *Mat.* 5. 8. *Blessed are the pure in heart* (for so hee calleth the vpright) *for they shall see God*, they shall haue the vision of God, and enjoy his glorious presence, in the fruition whereof consisteth our eternall happinesse. And therefore most fitly, not onely in this place, but elsewhere also in the Scriptures, is Vprightnesse made the note and cognisance of the sonnes and
Deut. 32. 15 & heires of God. For this cause Israel is called Ieschurun
33. 5. 26. to signifie, that whosoeuer is a true Israelite, is vpright.
Esay. 44. 2. *Iacob* himselfe is commended for this vertue. And of
Gen. 25. 27. those that are pure in heart, it is said *Psal.* 24, *This is Ia-*
Psal 24. 4. 6. *cob.* So *Psal.* 73, when the Prophet had said, that *God is*
Psal. 73. 1. *good to Israel*, in the next words he expoundeth whom he meant by Israel, namely, *the pure in heart.* So also our Sa-
Iohn 1. 48. uiour Christ speaking of *Nathaniel*, *Behold* (saith he) *a true Israelite in whom there is no guile.* For as the Apostle saith,
Rom. 2. 28. 29. he *is not a Iew which is one outward, but he is a Iew, which is one within*, that is to say, the vpright.

3. Seeing then as we haue heard, all that are vpright

are

are citiſens of heauen, and contrariwiſe, all that be citiſens of heauen be vpright; it behooueth vs diligently to trie and examine our ſelues, whether this note doth belong vnto vs or not. For vnleſſe we be vpright, wee ſhall not reſt in Gods holy mountaine; but muſt looke to haue our portion with hypocrits, where is weeping and gnaſhing of teeth. To this purpoſe I will ſet down certaine ſignes and tokens, whereby the vpright and the hypocrits may be diſcerned. Mat.24.51.

1. And firſt, the ſtudie and endeuour of the vpright is to approue himſelfe to God, to walke before him, to diſcharge a good conſcience: the teſtimonie wherof he greatly eſteemeth and preferreth it to the judgements of men concerning himſelfe. On the other ſide, the hypocrites care is to approue himſelfe to men, neglecting the teſtimony of his owne conſcience: and therefore thoſe good things which he doth, he doth to be ſeene of men; and the euill which he omitteth, he leaueth vndone, leaſt he ſhould be ſeene of men: for if men be not acquainted with his doings, he neither careth to doe good, nor feareth to doe euill. 1.Theſſ.2.4. 1.Cor.4.3. Mat.6.

2. It is the propertie of vpright men to yeeld ſimple and abſolute obedience to the word of God, denying themſelues, their owne affections and reaſon; but to obey humane precepts, ſo farre forth as they are not repugnant to the law of God. But it is the faſhion of hypocrits to obey the commaundements of God, no further than themſelues thinke good, as appeareth in the example of *Saul*: and more ſtrictly to obſerue the traditions of men, than the commaundements of God. 1.Sam.15. Mat.15.6.

3. A third ſigne of an vpright man is, ſo to contemn the world, and to be wained from worldly deſires, as that hee preferreth the keeping of a good conſcience, before the obtaining of any worldly deſires: knowing, that *it will not profit a man to gaine the whole world, and to loſe his owne ſoule.* For he that is not addicted to the world, it Mar.8.36.

is

is a good ſign that he profeſſeth religion, not for worldly and by-reſpects. But the hypocrits guiſe is to ſeeme religious, and to be a wordling; to profeſſe religion, and to mind earthly things; to diuide himſelfe betwixt God and Mammon, to giue to God the outward ſhew, to the world, his heart: not firſt and principally to ſeeke the kingdome of God & his righteouſneſſe, but to profeſſe religion in a ſecondarie reſpect, ſo farre forth as it jumpeth with the fruition of his worldly deſires, and conſequently to preferre the gaine of the world before the keeping of a good conſcience, and to be ready to ſinne, that he may obtaine any worldly deſire.

Phil.3.19. Mat.6.24.

4. The propertie of an vpright man is to hate ſinne as well in himſelfe as in others, and to bee exerciſed in judging himſelfe. But the manner of hypocrits is, to hate ſinne in others, but not in themſelues; to be buſie in prying into other mens behauiour, and to neglect their owne; to be quick-ſighted to diſcerne, and very cenſorious to judge the offences of their brethren, but haue neither eyes to ſee, nor conſciences to condemne their owne ſinnes: and as our Sauiour Chriſt ſaith of ſuch hypocrits, *to ſee a mote in their brothers eye, and not to diſcerne a beame in their owne.*

Mat.7.3.4.

5. The vpright man repenteth of all ſinne, hauing an vnfained purpoſe and reſolution to abſtaine from all ſinne, and not to retain any one, howſoeuer beſides and contrary to his purpoſe hee may faile in ſome particulars. But the hypocrite, howſoeuer he may be brought to abſtaine from diuerſe ſinnes whereunto he is not ſo much addicted, yet he will be ſure to cheriſh and retain ſome ſinne or ſinnes that are more deare vnto him, from which he will by no meanes be reclaimed. Example in *Herod, who reuerenced Iohn Baptiſt, and when he heard him, did many things* which *Iohn* aduiſed him vnto, *and heard him gladly*: but doe *Iohn* what he could, he would not forgoe *Herodias* his brothers wife.

Mar.6.20.

6. It

6. It is the propertie of the vpright, to loue and reuerence the good and godly for their godlineſſe ſake, and to contemne and deſpiſe the wicked, though mightie in the world, becauſe of their wickedneſſe: as it followeth *Verſ.*4, For the world doth loue her own, and hateth thoſe which belong to Chriſt. But *hereby we know that we are tranſlated from death to life, becauſe we loue the brethren.* But it is the manner of hypocrits to ſtomacke the godly, to enuie thē which are better than they, and not to brooke them that be had in better eſtimation than themſelues. And thus were the Phariſies affected to Chriſt. Pſal.15.4. Iohn 15.19. 1.Iohn.3.14.

7. It is the propertie of the vpright to preferre the greater & weightier duties before the leſſe, the ſubſtance before circumſtances, the workes either of pietie or mercie before ceremonies. But it hath alwayes beene the hypocrits guiſe to neglect the greater duties, and to affect the obſeruation of the leſſe, to preferre circumſtances before the ſubſtance, and ceremonies before the workes either of pietie or charitie, to place the height of their religion, either in obſeruing or vrging ceremonies, or contrariwiſe, in refuſing them, and inueighing againſt them, to ſtraine out gnats, and to ſwallow cammels, to tythe mint and cummin, and to neglect the weightier duties of the law, judgement, mercie, and faith. Conſider to this purpoſe two examples of the Phariſies and Prieſts. When *Iudas* brought them backe the money which they gaue him to betray Chriſt, they would not put it into the treaſurie, becauſe it was the price of bloud: but the precious bloud of Chriſt himſelfe they were not afraid to ſpill, and to draw the guilt thereof vpon their conſciences. They were not afraid to be defiled by giuing Chriſt the immaculat lambe of God through enuie vnto death, but they were at the ſame time afraid to goe into the common hall leaſt they ſhould be defiled. Luke 13.15. Mat.12.2.7. Mat.23.23,24. Mat.27.6. Iohn 18.28.

8. Another note of an vpright man, is Humilitie. For when a man is indued therewith, it is a plaine ſigne, that

Mic.6.8. he hath *humbled himſelfe to walke with his God*. As contrariwiſe, pride is the companion of hypocriſie, as the Prophet
Hab.2.4. *Habacuc* ſaith, *Behold, he that lifteth vp himſelfe, his ſoule is not vpright in him.* For he that walketh with God (as the vpright man doth) cannot lightly be lifted vp with pride. Indeed whiles we looke vpon the earth, and behold other men whom we conceiue to be any way our inferiours, we may perhaps take ſome occaſion to be lifted vp in a conceit of our owne excellencie: but hee that hath God before his eyes, and ſetteth himſelfe alwayes in his preſence, he will
Gen.18.27. be readie with *Abraham* (although an excellent Patriarch) ſtanding before the Lord, to confeſſe his owne vileneſſe;
Eſay.6.5. with *Eſay* that eloquent and zealous Prophet, to crie out,
Iob.42.5.6. That he is a man of polluted lips; with *Iob* the patterne of patience, when he ſeeth God, to abhorre himſelfe, and to repent in duſt and aſhes; with *Peter* being in the preſence
Luke 5.8. of Chriſt, whom he perceiued to be God, to acknowledge himſelfe a ſinfull man.

9. Againe, the vpright man being indued with a good conſcience, is confident in good cauſes, and couragious
Pro.10.9. in time of perill, as *Salomon* ſaith: *He that walketh vprightly,*
Pro.28.1. *walketh boldly.* And againe, *The righteous are bold as a Lyon:* but the hypocrite contrariwiſe, by reaſon of his bad conſcience is ouertaken with feare, as the Prophet *Eſay* ſpeaEſay.33.14. keth, and ſuch *doe flie when none purſueth.*
Pro.28.1.

10. It is the priuiledge of an vpright man to bee conſtant in good things, and to perſeuere to the end, keeping alſo a continued courſe of pietie: for the vpright man is
Mat.7.24. he which hath built vpon the rocke, and therefore cannot vtterly be ouerthrown by any blaſts or tempeſts of temp-
Luke 8.15. tations: it is he which receiueth the ſeed into good groūd, and therefore taketh root downward, and bringeth forth fruit vpward *with patience*: he being not only in the church but alſo of it, ſhall ſurely remaine in the Communion of the Church; and as the Pſalmiſt here ſaith, *ſhall neuer be re-*
Iam.1.8. *mooued.* But contrariwiſe, *the double minded man is vnconſtant*

in

in all his wayes: his religion and goodnesse *is as a morning cloud, and as the morning dew it goeth away*: his profession is πρόσκαιρος *for a time*, for hauing receiued the seed among stones, and wanting root, when the Sunne of temptation ariseth, he fadeth away; hauing built vpon the sand, whē the blasts of temptations arise, his building falleth to the ground. Hereunto we are to referre patience in affliction, as a note of the vpright: wherupon affliction is called δοκίμιον τῆς πίστεως, the triall of our faith, or δοκιμασία, whereby οἱ δόκιμοι, those that are sound and approoued, are knowne from those which be ἀδόκιμοι, vnsound. Hos.6.4. Luke 8.13. Mat.13.21. Mat.7.26. Iam.1.3. 1.Pet.1.7.

11. And to conclude, it is the propertie of the sound and vpright, to joyne together pietie towards God, and charietie towards our neighbour, the loue of God, and the loue of our br other: for it cannot be, that a man should loue the Lord truly, whom he hath not seene, and loueth not his brother whom he hath seene: neither do we loue our neighbour aright, vnlesse we loue him in and for the Lord. And therefore no man can loue his neighbour as he ought, vnlesse he loue the Lord much more. The loue of God therefore, or pietie, if it be sound, will shew it selfe in the loue of our brother, or in the duties of righteousnesse; and the loue of our brother, or righteousnesse, if it be sincere, must be deriued from the fountaine of pietie. Contrariwise, it is the hypocrits guise to seuer these two, which the holy ghost hath joyned together, holinesse and righteousnesse, the obedience of the first and second Table of the law. For there are many as glorious professors among vs, as the Pharisies were among the Iewes, who making profession of religion and pietie towards God, doe altogether neglect the duties of charitie and righteousnesse towards men. And againe, many there are among vs as famous for ciuile vertues, as *Aristides* or *Socrates* among the heathen, who resting in a ciuile conuersation and outward honestie among men, are void of all religion and of the feare of God. Both sorts are hypocrits, the 1.John 4.20. Οὐ δύναται ἰσοτάρχειν ἕκαστον ἑκείνῳ μᾶλλον ἰσοτάρχει.

righteouſneſſe of the former not exceeding the righteouſneſſe of the Phariſeyes, who notwithſtanding their glorious profeſsion were notorious hypocrits: the righteouſneſſe of the latter profeſsing themſelues to be Chriſtians, not exceeding the righteouſneſſe of the heathen, who knew not God.

Now I come to the fourth point, namely, to conſider by what arguments we may be ſtirred vp to embrace this vertue, if we want it, or to continue and increaſe therein, if we haue it. The arguments may be reduced to three heads, the excellency, the profit, the neceſſitie of vp-

1. rightneſſe. The excellency of it is ſo great, that the Lord accepteth of the vpright indeuour of his children, as perfect performance; inſomuch that vprightneſſe (as I haue ſaid) goeth in the Scripture vnder the name of perfection. Neither are we otherwiſe to vnderſtand the duties, which in the word of God are ſaid to bee done with the whole heart, but that they are performed with an entire or vpright heart. Therfore thoſe that are vpright, though

Luke 1.6. they be ſubject to many infirmities, yet they are eſteemed as juſt, and that before the Lord, the Lord accepting in his vpright ſeruants, the will, for the deed. Againe, wher-

2. Pſal. 45.12. as Chriſt the bridegrome is ſaid to be delighted with the beautie of his ſpouſe, this may not be vnderſtood of the Cant. 1.5.6. outward apperance, for ſo ſhe is ſomething blacke and browne, by reaſon of affliction, and the cauſe thereof which is ſinne; but of the inward beauty, in reſpect wher-

Pſal 45.13. of ſhe is ſayd to be all glorious and beautifull within,
Pſal. 51.6. which is that vprightneſſe or truth in the inward parts,

3. wherewith the Lord is delighted. For this we are alſo to adde, that vprightneſſe is that wherewith the Lord is eſpecially delighted: inſomuch that to be vpright, and to pleaſe God, in the Scriptures do ſignifie the ſame thing:

Gen. 5.22.24. for whereas it is ſayd of *Enoch* Gen. 5. that he walked be-
Heb. 11.20. fore God, that is, that hee liued vprightly; it is by the Apoſtle thus expounded, *That he was ſayd to haue pleaſed*

God.

God. And the Hebrew word which signifieth to be right or vpright, doth signifie also to please, that we may know that he which is right before God, doth please him. As it is sayd in the Prouerbes, *They which are peruerse in heart are an abhomination vnto the Lord, but such as are vpright in their way are his delight.* Now this must needs be an excellent virtue that goeth vnder the name of perfection, which the Lord esteemeth as the inward beautie of his spouse, which is not onely pleasing vnto God, but as it were the pleasing of him. ישר Prou. 11. 20.

But let vs come to the profit, by which consideration most are led, as it is sayd Psal. 4. *There be many that say, who will shew vs any good,* that is profit. The profit of vprightnesse may be shewed first in generall, that God is good and gracious to thē that are vpright. As the Psalmist after many conflicts, at length resolueth, *Psa. 73. 1. But yet God is good to Israell, to those that are pure in heart.* And this goodnesse he manifesteth by doing good to them, and causing all things to worke together for their good, according to the prayer of *Dauid* Psal. 125. *Do good O Lord to those that are good and vpright in heart, but those that turne aside by their crooked wayes, them shall the Lord send away with the workers of iniquity.* Neither is the goodnesse of God sparing towards them: For he is *a Sunne,* that is, an author and giuer of all comfortable blessings, and *a shield,* that is, a protector of them from all euill, *He giueth grace, and glory, and no good thing doth he with-hold from those that walke vprightly.* More specially the benefits wherewith the Lord doth crowne the vpright, are either temporall, or spirituall: For as *Salomon* saith Prou. 2. *The Lord hath laid vp for the vpright, substance,* that is, whatsoeuer is truly good, and verse 21. *The righteous shall inhabit the land, and the vpright men shall remaine in it.* And as the Lord bestoweth good things vpon the vpright, so he preserueth them from euill, and is therefore sayd to be *a shield to them that walke vprightly:* or as *Dauid* saith, *My shield is in God who giueth saluation,* or *preserueth the* Psal. 73. 1. Prou. 2. 7. Prou. 2. 21. Prou. 2. 7. Psal. 7. 10.

vpright in heart, according to the ſaying of the Prophet
2.Chro.16.9. *Hanani, The eyes of the Lord*, ſaith he, *behold all the earth, to ſhew himſelfe ſtrong with them that haue a perfect*, that is, an vpright *heart towards him*. The ſpirituall bleſſings which God beſtoweth on the vpright, are as the Pſalmiſt ſpeaketh,
Pſal.84.11. *Grace & Glory*: Grace in this life, Glory in the life to come. The graces which God beſtoweth on the vpright, are many: for ſanctifying graces are ſo linked together, as it were in a golden chaine, that where ſome be in truth (as they are in the vpright) all are in ſome meaſure. Among many others, theſe ſpirituall bleſſings accompany vprightneſſe, Comfort in affliction, and Ioy in the holy
Gen.22.18. Ghoſt; and (which before I ſpake of) Confidence or ſpi-
Luk.1.73.74.75 rituall ſecuritie in worſhipping the Lord without feare, (which is the bleſſedneſſe promiſed to the faithfull in all nations, in *Abrahams* ſeed, according to the expoſition of *Zacharias*, *Luk.*1.) and alſo Conſtancy and Perſeuerance. As touching the former before not touched: Foraſmuch as the vpright (building, not vpon the ſand, but vpon the rocke) haue layd a good foundation againſt the day of triall, therefore when as they are afflicted, they faint not, neither are ouermuch diſcouraged, but with *Dauid* in his greateſt diſtreſſe, do comfort themſelues in the Lord their God, 1.*Sam.* 30.6. And being aſſured that *the Lord*
Rom.8.28. *will cauſe all things*, euen their afflictions, to *worke to their*
Iob.13.15. *good*, they reſolue with *Iob* to *put their truſt in him, though he kill them*. But the vpright haue not onely comfort, but ioy
Eccleſ.2.26. alſo in the holy Ghoſt. For *God doth giue to him that is good in his ſight*, (that is, to the vpright) *wiſedome, and knowledge, and*
Prou.15.15. *ioy*. For the vpright haue a good conſcience, and a good conſcience is a continuall feaſt: For *this is our reioycing* (ſaith
2.Cor.1.12. the Apoſtle) *the teſtimony of our conſcience, that we haue had our conuerſation in ſimplicitie and godly purenesſe*. And this was *Ezechias* his ſtay when he had receiued the ſentence of death, and which he vſed as an argument vnto the Lord, to obtaine the lengthning of his life, and preuailed, *Lord*,

ſaith

ſaith he, *I beſeech thee remember how I haue walked before thee in truth, and with an vpright heart, and haue done that which is good in thy ſight.* 2.King.20.3.
For howſoeuer the vpright are ſometimes vnder the croſſe: yet *there is light ſowne for the righteous, and ioy for the vpright in heart,* Pſal.97.11.
which in due time will ſprout forth: yea, in the mids of *their affliction they do reioyce, knowing that tribulation bringeth forth patience, and patience experience, and experience hope, and hope maketh not aſhamed.* Rom.5.3.4. 5
And ſeeing the vpright do with *Dauid,* ſet the Lord alwayes before their eyes, for he is at their right hand, therefore they muſt ſay with him, *I ſhall not be remoued, wherefore my heart is glad, and my tongue reioyceth, my fleſh alſo doth reſt in hope.* Pſal.16.8.
With theſe and ſuch like bleſſings the Lord doth reward the vpright in this life: for after this life eternall ſaluation abideth them.
He that walketh vprightly, ſaith *Salomon, ſhall be ſaued, but he that is peruerſe,* or walketh peruerſly, *in two waies* (as double minded men do) *he ſhal fall in one,* or as ſome read, *at once.* Pro.28.18.
And to omit other teſtimonies, the holy Ghoſt teſtifieth in this place, That he which walketh vprightly ſhal dwell in the holy mountaine of God. Finally to conclude all bleſſings vnder one, bleſſedneſſe it ſelfe is promiſed to the vpright: *Bleſſed are thoſe which are vpright in their way. Bleſſed are the pure in heart, for they ſhall ſee God.* Pſal.119.1. Mat.5. 8.
And this bleſſedneſſe doth not onely belong to themſelues, but it redoundeth alſo to their poſteritie. *Bleſſed is the iuſt man that walketh in his vprightneſſe, and bleſſed are his children after him.* Pro.20.7. Pſal.112.2.
And againe, *The generation of the vpright ſhall be bleſſed.*

But it may be you expect examples, which one calleth the hoſtages of our ſpeech, whereby that may appeare in particuler experience, which the Lord hath confirmed in generall promiſe. Let *Noah* therefore be an example, whom the Lord becauſe of his vprightneſſe, preſerued in the vniuerſall deluge. And likewiſe vpright *Abraham,* to whom the Lord was a ſhield, and an exceeding great reward. *Dauid* profeſſeth, that for as much as he was vpright before God, the Lord therefore rewarded him

Plato. ὁμήρους τῦ λόγυ.
Gen.7.1.
Gen.15.1.
Pſal.18.23.24.

him according to his righteouſneſſe, and the pureneſſe of his hands in his ſight. And the ſame is confeſſed by *Salo-*
1.King.3.6. *lon* his ſonne, *Thou haſt* (ſayth he vnto the Lord) *ſhewed vnto thy ſeruant Dauid my father great mercy, when he walked before thee in truth, and in righteouſneſſe, and in vprightneſſe of heart*
2.King.20.3.5. *with thee.* Of *Ezechias* you heard before. But omitting other examples, let vs call to mind the example of *Enoch*, by which being the firſt in this kind, we may beſt conceiue
Gen.5.24. what account the Lord maketh of Integritie. For when
Heb.11.5. as he walked before God vprightly, the Lord did therfore tranſlate him out of this valley of teares, that he ſhould not ſee death, and aſſumed him into heauen, where he might inioy immortall glorie.

But if neither the golden reaſon of excellency can moue vs, nor the ſiluer reaſon of profit allure vs; then muſt the yron reaſon of neceſſitie enforce vs to Integrity and vprightneſſe of heart. For firſt, ſuch is the neceſſity thereof, that without Integritie the beſt graces we ſeeme to haue are counterfeit, and therefore but glorious ſinnes, the beſt worſhip we can performe is but hypocriſie, and therefore abhominable in Gods ſight. For vprightneſſe is the ſoundneſſe of all graces and virtues, as alſo of all religion and worſhip of God, without which they are vnſound and nothing worth. And firſt, as touching graces, if they be not ioyned with vprightneſſe of hart, they are ſinnes vnder the maskes or vizards of virtue; yea, as it may ſeeme double ſinnes: for as *Auguſtine* ſayth, Simulata æquitas eſt duplex iniquitas; quia & iniquitas eſt, & ſimulatio: *Fained equitie is double iniquity; both becauſe it is iniquitie, and becauſe it is faining.* Wherefore in the Scrip-
1.Tim.1.5. tures it is required that our faith ſhould be ἀνυπόκριτος *vnfai-*
2.Tim.1.5. *ned*, that is, ſuch a faith as inwardly purifieth the hart, and
Act.15.9. outwardly worketh by loue, otherwiſe it is not a true and
Gal.5.6. a liuely, but a counterfeit and dead faith. Likewiſe our
Iam.2. loue muſt be ἀνυπόκριτος *vnfained*, that is, as *Iohn* ſaith, we
Rom.12.9. muſt *loue not in ſpeech and tongue, but in deed and truth*; Or as
1.Pet.1.22.
1.Iohn 3.18.

Paul

Paul speaketh, our *loue must proceed from a pure heart, a good conscience and faith vnfained.*

Our wisedome also must be ἀνυπόκριτος *without dissimulation*, not that mixt or Machiuilian prudence, which politicke men in the world so greatly praise, being mixed with hypocrisie and deceit, but that prudence of serpents tempered with the simplicitie of Doues: otherwise it is as *Iames* saith, *earthly, carnall, and diuelliſh.* Iam 3.17. Mat.10.16. Iam.3.15.

Lastly, our repentance and conuersion vnto God must be ἀνυπόκριτος, vnfained and from our whole hart. For it is not the renting of the garments, but of the heart that pleaseth God. Neither is it the bowing of the head like a Bul-rush, but the humiliation, the melting, the contrition of the heart that is acceptable before him. Such as was the repentance of *Iosiah*, 2.King. 22. not as that of *Achab*, 1. King. 21. nor yet as that of the dissembling Israelites, who made semblance of repentance and turning to God, *but their heart was not vpright with him*: If therefore without vprightnesse our faith be dead, our loue cold, our wisedome diuelliſh, our repentance counterfeit, then is vprightnes no lesse necessary to saluation, then I say not any one of these graces, but thē all. But as those graces which we may seeme to haue without vprightnes are coūterfeit; so our religion & worship of God without it is hipocrisie. For although it be the common practise of mē, not only to content themselues with a profession of religion & pietie towards God, neglecting the duties of charitie towards men, but also to rest in an outward and bodily worship: notwithstanding it is no true religion before God, which is altogether wanting in the duties of charitie, neither is the outward worship without the inward acceptable vnto God. This is notably declared in the Prophecy of *Micah*, where to the hypocrite demanding wherewith he should come before the Lord, and bow himselfe before the high God, and making large offers, if outward seruice would stand for good payment, *Shall I come before him*, saith he,

2.King.22.19. 1.King.21.27. Psal.78.34. 36.37. Iam.1.27. Mic.6.6.7.

he, *with burnt offerings, and Calues of a yeare old? will the Lord be pleaſed with thouſands of Rammes, or with ten thouſand riuers of oyle? ſhall I giue my firſt borne for my tranſgreſſion, the fruit of my body for the ſinne of my ſoule?* Anſwer is made, *He hath ſhewed thee, ô man, what is good, and what the Lord requireth of thee; ſurely* (towards men) *to do iuſtly, and to loue mercie; and* (towards God) *to humble thy ſelfe to walke with thy God. The reaſonable ſeruice,* that is, the ſpirituall worſhip *of God, is that liuing, holy, and acceptable ſacrifice vnto God.* For *God is a Spirit, and they that worſhip him, muſt worſhip him in ſpirit and truth.* As for *bodily exercise,* that *profiteth little,* yea, if it be ſeuered from the ſpirituall it hurteth much. Therefore the Prophet denounceth the fearefull judgements of God againſt thoſe, who comming neere vnto him with their mouth, and honoring him with their lippes, do notwithſtanding remoue their heart farre from him.

Verſ. 8.
Rom. 12. 1.
Iohn 4. 24.
1. Tim. 4. 8.
Eſay 29. 13.

But the truth of this doctrine will more clearely appeare, if we ſhall deſcend into the particuler conſideration of the ſeuerall parts of Gods worſhip. As firſt of prayer: to the acceptable performance whereof, there is required vprightneſſe, not onely in the action it ſelfe, but alſo in the life of him that prayeth. For as touching the action it ſelfe, it is not ſufficient to moue the lippes, or to vtter a certaine number of words as Papiſts and other hopocrites do; but our prayer, if it ſhall be acceptable, muſt alſo be a prayer of the [1] heart, and of the [2] ſpirit, a [3] lifting vp of the ſoule, a [4] lifting vp of the heart with the hands, a [5] pouring forth of the ſoule before the Lord: and to pray aright, is to pray with our [6] whole heart, with an [1] vpright heart, out of a [2] pure heart, with [3] lippes vnfained: finally, it is to pray in [4] truth, that is, in vprightneſſe, and to this vpright prayer is the promiſe of hearing our prayer reſtrained. *Pſal.* 145. 18. *The Lord is neere to them that call vpon him:* What to all? yea, *to all* (ſaith the Prophet, of purpoſe excluding hypocrites) *that call vpon him in truth.* For the Lord in our prayers

[1] Col. 3. 16.
[2] Eph. 6. 18.
[3] Pſal. 25. 1.
[4] Lam. 3. 41.
[5] Pſal 62. 8. Lam. 2. 19. 1. Sam. 1. 15.
[6] Pſal. 111. 1.
[1] Pſal. 119. 7.
[2] 2. Tim 2. 22.
[3] Pſal. 17. 1.
[4] Pſa. 145. 18.

prayers doth not ſo much regard our tongue as our heart. As for them which draw neare vnto the Lord with their lippes, and are remooued from him in their heart, they abuſe the Maieſty of God, whiles crying vnto him, but not from their hearts, they lye vnto God, and go about to deceiue him with their lippes, and by their hypocriſie to caſt as it were a miſt before his eyes. But herein they are greatly deceiued: For howſoeuer masking vnder the vizards of hypocriſie, they may hide themſelues from men: yet before God ſuch maskers do as it were daunce in a net, for before him all things, euen the ſecrets of mens hearts are naked and open. *Hell and deſtruction are before the Lord, how much more the hearts of the ſonnes of men?* But as I ſaid, vprightneſſe alſo is required in the life of him that prayeth. To which purpoſe we haue a notable teſtimony of *Dauid*. Pſal.66. *If I regard wickedneſſe in mine hart* (ſayth he) *the Lord will not heare me*. For the Lord heareth not hypocrites: and ſuch as turne away their eare from hearing, that is, obeying his law, their prayer is abhominable.

Hoſ 7.13.14. Pſal.78 36. Heb.4.13. Prou.15.11. Pſal 66.18. Eſay 1.15. Prou.28.9.

Let vs now come to the miniſterie of the word, to the preaching and hearing whereof, righteouſneſſe is neceſſarily required. To the preaching of the word, that we may be able to ſay with the Apoſtle, that *we are not as many which make merchandiſe of the word of God, but as of ſincerity, but as of God in the ſight of God we ſpeake in Chriſt*. And againe, *ſo we ſpeake, not as they that pleaſe men, but God which trieth our hearts*: For *if we ſhould ſeeke to pleaſe men, we were not the ſeruants of Chriſt*. Now he doth behaue himſelfe vprightly in the miniſterie of the word, who as the Apoſtle admoniſheth *Timothie*, doth *ſtudie and indeuour to ſhew himſelfe approued vnto God, a workeman that needeth not to be aſhamed, diuiding the word of truth aright*. Who hath the teſtimony of his owne conſcience, that he ſetting aſide all ſiniſter reſpects, doth ſincerely and from his hart ſeeke the glory of God in the ſaluation of the people, and not himſelfe or his owne, either

2.Cor.2.17. 1.Theſ.2.4. Gal.1.10. 2.Tim.2.15.

ther profit or praiſe. Of which Integritie they come very ſhort, who ſeeking not to profit their hearers, but to pleaſe them, endeuour not to approoue themſelues to God, but to carnall men, neither ſeeke the glory of God, but their owne praiſe, nor the ſaluation of the people, but their own profit and preferment in the world.

But as in the miniſter that preacheth, ſo alſo in the people that heareth the word of God, Vprightneſſe is required. To which purpoſe, before they come to the houſe of God, they ought to looke to their feet, that is, their affections, and to put off the ſhoes of their feet, that is, their corrupt affections, and with ſincere affections they are to deſire the ſincere milke of the word, that they may grow thereby. The purpoſe and deſire of him who commeth to the hearing of Gods word, muſt be to performe therein an holy and vpright worſhip vnto God; and with all good conſcience and ſinceritie to vſe the miniſterie of the word, as the power of God to our ſaluation, &c. But they that come to heare the word, either for faſhion ſake, becauſe we haue ſuch a cuſtome, as carnall profeſſors vſe to doe, or becauſe the lawes of men require it, as thoſe which among vs are popiſhly affected, or becauſe they would ſeeme to ſome, that they are religious, or at the leaſt not irreligious, as diſſemblers doe, or becauſe they would ſee and be ſeene, as many proud and vaine perſons do, or becauſe they would take a nap, as ſome ſecure and ſlouthfull perſons doe, or becauſe they would carpe and ſnatch at the preachers words, as malitious perſons doe, or becauſe they would heare and judge of the gifts of the preacher, and ſo giue their cenſure of his ſermon, as diuerſe glorious profeſſours vſe to doe, or if they come with the ſame affection to a ſermon, as they goe to a ſtage-play, that is, to be delighted, as thoſe which haue itching eares vſe to doe, or if they come into the aſſembly, as *Cato* was wont to come to the ſtage, namely, that in ſhew of his diſlike he might goe out againe, as ſome conceited and humorous

Eccleſ. 4. 17.

1. Pet. 2. 2.

morous persons vse to doe, or to passe the time, because they haue nothing else to doe, as some that liue inordinatly, either wholly neglecting their calling, or hauing no honest calling to walke in; all which are practised by hypocrits of diuerse sorts, assuredly they are farre from that integritie which is required in those that come to heare Gods word.

When we are come to the ministerie of the word, our dutie is to take heed how we heare, as our Sauiour Christ admonisheth. For our bodily presence wil not suffice, vnlesse we behaue our selues vprightly in the hearing of the word. Our first dutie therefore is, when we are come into the assembly, to set our selues in Gods presence, that we may say with vpright *Cornelius*, we are here present before God to heare all things that the minister hath in commission to deliuer vnto vs from God: and when the minister speaketh, we are to look higher than to him, remembring that hee is an embassadour of God in Christs stead, by whom the Lord speaketh vnto vs: and therefore as hee which speaketh must *speake as the Oracles of God*, so he which heareth τὸν λόγον ἀκουῆς, *the word preached*, must heare it not *as the word of man, but as it is indeed the word of God*. Our next dutie is to heare the word with an vpright desire to profit by it, and an vnfained purpose to practise it. In regard of the former, we are diligently to attend to the word, and as it were to hang on the preachers mouth, as being loath to let any thing slip from vs, but carefully to lay it vp in our hearts for our future vse, and in a word so to heare, as wee desire to be heard: For want of this vprightnesse they offend, who being present in body, are absent in mind, their eares going on pilgrimage, their minds going a whoring after the vanities of this life, and their heart, as *Ezekiel* speaketh, going after their couetousnesse; but especially they offend, who when they should listen to the word of God, doe giue themselues ouer to sleepe. In regard of the latter, our dutie is to heare the word of God with

Luke 8.18.
Act.10.33.
2.Cor.5.20.
1.Pet.4.11.
1.Thess.2.13.
Act.8.6.
Luke 19.48.
Heb.2.1.
Esay 42.23.
Ezec.33.31.

Luke 8.15. Pro.4.21. with an honeſt and good heart, and therein to retaine it; or as *Salomon* ſaith to keepe it in the mids of our heart, that there it taking root, may bring forth fruit with patience.

Eze.33.31,32. As for them, who with *Ezechiels* auditours come to heare the word, without any true purpoſe to performe it; as they

Iam.1.22. παραλογίζονται. ſhew themſelues to be hypocrits in deceiuing others, ſo they play the ſophiſters in beguiling themſelues.

The like may bee ſaid of receiuing the Sacraments.

Act.8.21.23. For what would it auaile vs, if with *Simon Magus* wee bee baptized, and beleeue with a generall faith? For vnleſſe our hearts be vpright within vs before God, we may remaine as he did in the gall of bitterneſſe, and bond of iniquitie. Or what would it profit vs, if after the example of *Iudas Iſcariot* we be admitted to the Lords table, and could

Mat.26.22. ſo cunningly carry our ſelues, as euery one of the Apoſtles ſhould be more ready to ſuſpect themſelues than vs? for if our heart be not vpright within vs, but that we giue the outward face and ſhew to God, and ſet our hearts vpon the world, halting betwixt God and Mammon, and

Iohn 12.6. Iohn 6.70. eſteeming gaine to be godlineſſe; we may be theeues, yea diuels as he was. And not to inſiſt any longer in the ſeuerall parts of Gods worſhip, this may be ſaid of all externall worſhip in generall, that ſo oft as it is ſeuered from the inward & ſpirituall worſhip of God, it is hypocritical and deteſtable in the ſight of God. To which purpoſe the

Eſay 66.3: Lord profeſſeth by his Prophet, *That he which killeth a bullocke, is as if he ſlew a man: he that ſacrificeth a ſheep, as if he cut off a dogs necke: he that offereth an oblation, as if he offered ſwines bloud: he that remembreth incenſe, as if he bleſſed an idole.* Wee muſt therefore beware leaſt we reſt in the performance of outward ſeruice, or cõtent our ſelues with *opere operato*, the deed done; which is the rotten pillar of popiſh ſuperſtition. For it is not ſufficient to doe that which is right, vnleſſe we do

2.Chro.25.2.14 it with an vpright heart. If with *Amaziah* wee doe that which is right, but not with an vpright heart, we may fall away as he did. Wherefore that exhortati on which the

Apo-

Apoſtle maketh to mens ſeruants, much more belongeth to vs, who are the ſeruants of God, namely, That we ſhold performe our duties towards him from our heart, not in eye-ſeruices, as men-pleaſers, but with ſimplicitie of heart fearing God, and from our hearts obeying the holy will and commaundements of God. Out of all which it appeareth euidently, that without vprightneſſe of heart, neither the graces of the ſpirit, which wee may ſeeme to haue, are of any worth; or our worſhip, of any account with God. But howſoeuer the moſt excellent graces without it be glorious ſinnes, and the moſt glorious worſhip counterfeit, yet on the other ſide, where vprightneſſe is, the graces which we haue, though as ſmall as a graine of muſtard ſeed, and our worſhip, though performed in much weakeneſſe, is acceptable vnto God. Col.3.23. Rom.6.17.

The ſecond argument is taken from the authoritie of God himſelfe, auowing the neceſsitie of vprightneſſe. And hereunto appertaineth firſt the teſtimonie both of the holy ghoſt in this place, affirming, That thoſe who are to dwell in Gods holy mountaine, are ſuch as walke vprightly; as alſo of our Sauiour Chriſt, *Matth.*5. denying, that we ſhall euer enter into the kingdome of heauen, *vnleſſe our righteouſneſſe exceed the righteouſneſſe of the Scribes and Phariſies.* The righteouſneſſe which the Phariſies obſerued themſelues, and taught others to obſerue, was altogether outward, whereby they abſtained from outward and more groſſe offences, neglecting inward and ſecret corruptions. Secondly, the commaundement of God enjoyning vprightneſſe. For this is the eſpeciall dutie which we are to performe towards God, *viz.* that wee *humble our ſelues to walke with our God.* For when the Lord was to eſtabliſh his couenant with *Abraham* and his ſeed, this condition he requireth to be performed on their part, *to walke before him, and to be vpright.* This is that which *Dauid* commendeth to *Salomon* as his laſt will and teſtament, *Know thou the God of thy father, and ſerue him with an vpright heart and a willing* Mat.5.20. Mic.6.8. Gen.17.1. 1.Chron.28.9.

Ioſ. 24. 14. *a willing mind,* which *Ioſua* in his laſt ſpeech commendeth to the people of Iſrael, that they ſhould *worſhip the Lord in ſpirit and truth.* As *Moſes* alſo before had charged them.

Deut. 18. 13. *Deut.* 18. *Thou ſhalt be vpright therefore before the Lord thy God.*

Iohn 4. 23, 24. For ſeeing *the Lord is a ſpirit, he will therefore be worſhipped in ſpirit and in truth.* And as himſelfe is a ſpirit, ſo is his *law ſpirituall,* reſtraining not onely the hand and tongue, but alſo the heart. Now the commaundement of God impoſeth a neceſsitie, not abſolute indeed, but with this condition, If we will auoid his curſe. Thirdly, the ſame is prooued by

Rom. 7. 14.

Luke 1. 73, 75. the oath of God, which he ſware vnto our father *Abraham,* that he would giue vs, who are the ſonnes of *Abraham,* and heires of promiſe, that being deliuered out of the hands of our enemies, we ſhould worſhip him without feare in holineſſe and righteouſneſſe *before him.* For as the commaundement of God impoſeth the neceſsitie of dutie, ſo the oath of the Lord impoſeth a neceſsitie of certainetie, or as the ſchoolemen ſpeake, of infallibilitie. And therefore if we doe not walke vprightly, worſhipping the Lord, as *before him,* it is as certaine as the oath of the Lord is true, that we can haue no aſſurance that wee are redeemed by Chriſt out of the world, to raigne with him in his holy mountaine.

The third and laſt argument, enforcing the neceſsitie of vprightneſſe, may be this: For either wee muſt be vpright, or hypocrits. There is no third: for not to bee vpright, is to be an hypocrite, and not to be an hypocrite, is to be vpright. But we may in no caſe be hypocrites. For hypocriſie is a ſinne moſt odious vnto God, moſt fooliſh in it ſelfe, moſt pernicious to them that are infected therewith. It is moſt odious vnto God: for as the vpright are

Pro. 11. 20. the Lords delight, ſo the hypocrit is an abhomination

Luke. 16. 15. vnto him. *For that which is highly eſteemed among men, is abhomination in the ſight of God.* And not without cauſe: For all hypocriſie and doubling is a double if not a triple ſinne: for counterfeit pietie is double impietie, both becauſe it is impietie,

pietie, and becauſe it is counterfeit. And as hypocriſie is a counterfeiting, it containeth alſo two ſinnes oppoſed to ſimplicitie and truth; both which are compriſed in integritie, *viz.* falſhood oppoſed vnto truth, as it is *mendacium facti*, and deceit or guile oppoſed vnto ſimplicitie, as duplicitie or doubling. The hypocrite in reſpect of his falſehood and diſguiſing, in the Greeke tongue is called ὑποκριτὴς, that is, a ſtage-player, who although perhaps he be little better than a rogue, repreſenteth ſometimes the perſon of a prince or monarch. Thoſe therefore are hypocrits, who lead their life as it were vpon a ſtage, cloaking ſinne vnder the ſhew of vertue, hauing ſome forme or vizard of pietie, but denying the power of it, *Qui in ſuperficie boni ſunt, ſed in alto mali*, as *Auguſtine* ſpeaketh; who ſeeme to honour God with their lips, but remooue their heart farre from him; who deſiring to ſeeme good, but not to be ſo, and not to ſeeme euill, but to be ſo; make cleane the outſide of the cup, and of the platter, but within they are full of briberie and exceſſe: and are therefore compared by our Sauiour Chriſt to painted ſepulchres, which appeare beautifull outward, but are within full of dead mens bones and all filthineſſe. And as the fruit which groweth neere to *Mare mortuum*, when it is ripe maketh a faire ſhew, but within is full of cinders or aſhes, as ſome write; ſo theſe men outwardly appeare righteous vnto men, but within they are full of hypocriſie and iniquitie.

2. Tim. 3. 5.
Mat. 15. 8.
Mat. 23. 25.
Mat. 23. 27.
Mat. 23. 28.

But as in the diſguiſing of hypocrits there is falſhood, ſo in their doubling there is guile, wherby they indeuouring to deceiue both God and man, do in the end beguile themſelues. And therefore not vnworthily is hypocriſie in the Scriptures tearmed guile. And firſt, they fooliſhly goe about to deceiue God, the ſearcher of the heart, when they hope by a counterfeit ſemblance of religion to blear his eyes, and by vaine ſhewes to pleaſe him, whiles they ſecurely abound with more hidden and ſecret ſins: which ſeemeth to haue been the hypocriſie of the Iſraelits, re-

Pſal. 32. 2.
Iohn 1. 47.

Eſay 58.2. prooued by the Prophet *Eſay*, chap. 58. After this maner doe they offend: firſt, when they pray with fained lips, pretending ſuch things in their prayer, as they do not intend, asking ſuch things with their lips, as they do not deſire with their heart, promiſing ſuch things as they mean not to performe, and bearing the Lord in hand with the Phariſie, *Luke* 18. that they be ſuch perſons as indeed they are not: for theſe men, after the example of the Iſraelits, whoſe heart was not right within them, goe about to de-
Pſal. 78.36.37. ceiue the Lord with their mouth, and with their tongue they lie vnto him. Secondly, when as they either commit ſecret ſinnes, that God may not ſee them; or hauing ſinned, doe ſeeke to conceale their ſinnes from God, that he may not know them: for ſuch is the folly of hypocrits, that becauſe they whē they hide themſelues, ſee not God, they imagine that God ſeeth not them; like to the ſilly woodcocke, which when ſhe hath ſo hid her head, that ſhe ſeeth no body, ſhe imagineth that no body ſeeth her. Thirdly, whereas the whole courſe of their life is leaud and diſſolute, they will ſeeke to pacifie God with ſome outward obſeruations, and thoſe perhaps deuiſed by themſelues: And this is the ordinarie practiſe of Papiſts,
Eſay 1.11. &c. who when they haue fearefully ſinned againſt God, they will make him a plaſter of their owne ſatisfactions.

But the moſt vſuall practiſe of hypocrits is to deceiue men, to whom they deſire eſpecially by outward ſhewes to approoue themſelues, pretending a profeſsion of religion both to their worldly and their wicked reſpects. To their worldly reſpects, when as vnder the profeſsion of religion they ſeeke the world, and the things which are in the world, ſubordinating religion to their worldly deſires, and profeſsing Chriſtianitie in a ſecondarie reſpect, ſo farre foorth as it ſtandeth with the obtaining or retaining of their worldly deſires, &c. To their wicked reſpects, when they make religion a cloke for their wickedneſſe. Thus heretiques to countenance their errours, pre-

tend

pretend holineſſe: Thus the Phariſies vnder a pretence of long prayers, deuoured widdowes houſes: Thus *Iudas* couered his couetouſneſſe vnder a pretended care for the poore: Thus *Iſabell* when ſhe intended the murder of *Naboth*, proclaimeth a faſt: *Abſolon* when he intended treaſon againſt his father, pretended the keeping of a vow: *Herod* profeſſed to the wiſe men, that he would goe and worſhip Chriſt, when he meant to kill him.

Mat.23.14. Iohn 12.5,6. 1.King. 21.9. 2.Sam.15.8. Mat.2.8.13.16.

Againe, the hypocrite ſeemeth to ſinne with an high hand againſt the light of his conſcience, detaining the truth in vnrighteouſneſſe, ſeeing the better things, and following the worſe. And therefore *Hierome* ſayth, That in compariſon of two euils, it is leſſe to ſinne openly, than to faine holineſſe.

In Eſay 16.

But hypocriſie, as it is double iniquitie, and therefore moſt odious vnto God, ſo is it extreame folly: for the hypocrite, whiles he ſeeketh to deceiue not onely man, but God alſo, who cannot be deceiued, he beguileth himſelfe. For he that would ſeeme religious, and hath not learned to refraine his tongue, but letteth looſe the reines to his vnbrideled tongue, as hypocrites vſe to doe in cenſuring, backbiting, and ſlaundering their brethren, ſuch an one deceiueth his owne heart, his religion is vaine. Likewiſe, he that is an hearer of the word, but no doer of it (that is to ſay, an hypocrite) ſuch a one deceiueth himſelfe; and is indeed that fooliſh man, who (as our Sauiour ſayth) doth build vpon the ſand. Thoſe that content themſelues with the ſhining lampe of an outward profeſsion, wanting the oyle of grace in their hearts, are by our Sauiour Chriſt compared to the fooliſh virgins. For ſeeing it is better to be good than to ſeeme ſo, and worſe to be euill, than to ſeeme ſo, is it not extreame folly in hypocrites to chuſe to be euill rather than to ſeeme euill, and to ſeeme good rather than to be good? The folly of theſe men therfore is worthily noted by *Chriſoſtome*; *Hypocrit*, ſaith he, *if it bee good to be good, why wilt thou ſeeme to be that which thou wilt not be?*

Iam.1.26. Iam.1.22. Mat.7.26. Mat.25.3. Oper. imperf. in Matth.

be? If it be euill to be euill, why wilt thou be that which thou wilt not ſeeme to be? If it be good to ſeeme good, it is better to be ſo: if it be euill to ſeeme euill, it is worſe to be ſo. Wherfore, either ſeem to be that which thou art, or be that which thou ſeemeſt to be. Againe, is it not extream folly for a man, that he may haue with thē of Sardis
Apoc 3.1. the name that he liueth, to be content to be dead; & that he may ſeem to be in the number of thē that ſhalbe ſaued, willingly to be in the number of thē that ſhall be cōdemned? Laſtly, hypocriſie is pernicious to him that is infected therewith, becauſe it is a ſinne which the Lord doth grieuouſly puniſh both in this life, & in the world to come: in this life, firſt by defection, & conſequently by detection. For thoſe which be in the Church, but not of it, they are ſubiect to defection or falling away, & thē the Lord ſuffe-
1. Iohn 2.19. reth to fall away, that their hypocriſie may be detected, as the apoſtle *Iohn* ſheweth. For the hypocrit is he which hath receiued the ſeed into ſtony ground, & therfore wanting
Luke 8.13. moiſture & root, is not able to indure the Sun of tēptation,
Iob. 8.11,12,13 but is like the ruſh without water, or like the graſſe on the houſe top, which withereth before it be plucked vp. Vpon triall therefore the hypocrite faileth, and by his failing his vnſoundneſſe is detected. And this is the reaſon wher-
Eccleſ. 1.35. by the ſonne of Syrach diſſuadeth from hypocriſie: for God (ſaith he) will diſcouer thy ſecrets, & caſt thee down in the middeſt of the congregation, becauſe thou *cameſt not in truth vnto the feare of God, but thine heart is full of guile.*
Luke 12.1,2. And likewiſe our Sauiour, *Beware* (ſaith he) *of the leauen of the Phariſies, which is hypocriſie. For there is nothing couered that ſhal not be reuealed, neither hid, that ſhall not be knowne.* And as touching the life to come, there is ſuch aſſurance of the hypocrites damnation, that our Sauiour Chriſt, when hee
Mat. 24.51. would ſignifie, that the wicked ſeruant, *Math.* 24. ſhould certainely be condemned, he ſaith, He ſhal haue his portion with hypocrits, where ſhall be weeping and gnaſhing
Mat. 5.8. of teeth. For as the vpright or *pure in heart are bleſſed, be-*
Iob. 13.16. *cauſe they ſhall ſee God*: ſo are the hypocrites accurſed, for

they

they shall not see him. Againe, so pernicious is hypocrisie to the double minded man, that there is lesse hope of an hypocrite than of an open sinner: first, because he sinneth against the light of his conscience: secondly, because by his outward shewes he bleareth the eyes of men, wherby he escapeth those admonitions and reproofes, whereby the open sinner many times is reclaimed. And lastly, because in his pride and selfe-loue hee posteth ouer all publick reprehensions and exhortations to the open sinners, because he is assured, that in the opinion of others they belong not vnto him. And this is that which our Sauiour Christ sayth to the hypocriticall Scribes and Pharisies, That *Publicans and harlots should goe into the kingdome of God before them.* Mat. 21. 31.

Seeing therefore vprightnesse is a grace so excellent, that it goeth vnder the name of perfection, and is esteemed as the beautie of Christs spouse, wherewith hee is especially delighted: so profitable, that to them which walke vprightly, the Lord denieth nothing that is good, but giueth them Grace in this life, and Glory in the life to come, and not onely maketh them blessed, but their posteritie also after them: so necessarie, as that without it our best graces are counterfeits, and our best worship of God hypocrisie, and our selues hypocrits, who shall neuer see God, but shall haue our portion with hypocrits, where is weeping and gnashing of teeth; how doth it behooue vs to labour for this grace, which is so excellent in it selfe, so pleasing vnto God, so profitable and necessarie vnto vs, and contrariwise to auoid the contrary sinne of hypocrisie which is so odious vnto God, so foolish in it selfe, and so pernicious vnto vs? And to this purpose, that wee may come to the fifth and last thing, let vs obserue these few rules: first, let vs according to the example of *Dauid*, learne to set God alwayes before our eyes, and our selues in the sight and presence of God. And to this end let vs meditate euermore both of his omnipresence, remem- Psal. 16. 8.

bring that he is alwayes preſent with vs in all places, neither can we poſsibly auoid his preſence, as the Pſalmiſt teacheth: as alſo of his omniſcience, remembring, That *the eyes of the Lord are in euery place beholding the euil and the good*, and not only looking vnto the outward actions and ſpeeches, but alſo beholding the inward affections of the heart, and cogitations of the mind, euen before wee conceiue them, that ſo we may learn to walke with our God, approouing our ſelues vnto him, and ſo behauing our ſelues, as thoſe which haue their conuerſation in the ſight and preſence of God. Who knoweth not how decently and reuerently we carry our ſelues whiles wee are in the ſight and preſence of our ſuperiours, eſpecially of our prince. Therefore *Seneca* admoniſheth his friend *Lucilius*, that he would ſet before him *Cato* or *Lælius*, or ſome other graue and reuerend man, that he might liue as in his ſight: for as he ſayth, *Magna pars peccatorum tollitur, ſi peccaturis teſtis aßiſtat:* a great part of our ſinnes is taken away, if when wee are about to ſinne, there bee a witneſſe by vs. How much more would the preſence of almightie God ſtrike a reuerence into vs, if we had the eyes of *Moſes*, the eyes of faith, whereby he ſaw him that is inuiſible, and is alwayes preſent with vs: eſpecially, if wee conſidered, that the Lord ſeeth not as man ſeeth, for man looketh vnto the outward appearance, but the Lord beholdeth the heart; and that not onely the bodies of men, but the ſoules alſo are manifeſt before him. Hell and deſtruction are before the Lord, how much more the hearts of the ſonnes of men? By this argument *Dauid* exhorteth *Salomon* his ſonne to vprightneſſe, 1. *Chron.* 28. *And thou my ſonne Salomon*, ſaith he, *Know thou the God of thy father, & ſerue him with an vpright heart & with a willing mind; for the Lord ſearcheth all hearts, and vnderſtandeth all the imaginations of thoughts.*

Pſal.139.7.
Pro.15.3.
Pſal.139.2.
*Epiſt.*11. *in fin.*
Heb.11.27.
1.Sam.16.7.
Prou.15.11.
1.Chro.28.9.

Secondly, to the meditation of his omnipreſence and omniſcience, let vs adde the conſideration of his omniſufficiencie, remembring as the Prophet *Hanani* ſaid to

Aſa,

Aſa, That *the eyes of the Lord behold all the earth, to ſhew himſelfe ſtrong with them that are of an vpright heart towards him*, and that as *Salomon* ſaith, *He is a ſhield to them that walke vprightly*, and not that onely, but as *Dauid* ſayth, *He is the Sunne* (that is, author of all comfortable bleſsings) *and a ſhield* (that is a preſeruer and protectour from euill) *the Lord will giue grace and glory, and no good thing will he withhold from them that walke vprightly*. And this is the argument which the Lord vſeth to moue *Abraham* to integritie, *Gen. 17. I am God all-ſufficient, walke before me and be vpright*. For aſſuredly, if we did effectually call to mind Gods all-ſufficiencie, we would neuer be ſo fooliſh, as to play the hypocrits, approouing our ſelues to men rather than to God; ſeeing he is all-ſufficient to crowne vs with bleſsings, & to ſhield vs from euill. Whereas men can neither doe vs good, vnleſſe God bee pleaſed to vſe them as his inſtruments, whereby hee will conuey his bleſsings vnto vs, neither can they do vs harm vnleſſe God doe vſe them as his rods, whereby to correct vs. 2.Chron.16.9. Pro.2.7. Pſal.84.11. Gen.17.1.

Thirdly, to the former let vs joyne a ſerious meditation of the laſt judgement: namely, that God all-ſufficient who is euery where preſent, and is acquainted with al our ſecrets, ſhall one *day iudge the ſecrets of men*: and *will bring euery worke vnto iudgement with euery ſecret thing, whether it bee good or euill*. Let vs therefore ſet God before our eyes, ſitting in judgement, remembring *that we muſt all appeare before the iudgement ſeat of Chriſt, that euery man may receiue according to thoſe things which he hath done in the body, whether good or euill*, whether open or ſecret, whether alone or with others, whether in light or darkeneſſe, by day or by night. For *darkeneſſe hideth not from God, but the night ſhineth as the day, the darkeneſſe and light are both alike*. Let vs not therfore content our ſelues with an externall profeſsion of religion, and outward ſhew of vertue, when as our hearts be not vpright within vs, but are poſſeſſed with hypocriſie, and abound with ſecret ſinnes. For an externall profeſsion ſe- Rom.2.16. Eccleſ.12.14. 2.Cor.5.10. Pſal.139.12.

uered from vprightneſſe of heart, ſhall no whit auaile thee at the day of judgement, for God ſhall judge the ſecrets of men, but it ſhall be very prejudiciall vnto thee, increaſing thine horrour and confuſion. For how ſhalt thou be confounded, thinkeſt thou, who haſt made a profeſsion of religion, when the bookes being opened, and thy ſecret ſinnes laid open before all the world, thou ſhalt be conuicted of hypocriſie, & condemned of many foule ſinnes vnrepented of, which thou hadſt laboured to conceale from the world? And with what horrour ſhalt thou
Mat. 24. 51. be ſtricken, ſuppoſeſt thou, when thy portion ſhall be aſſigned thee with the hypocrits, where is weeping and wailing, and gnaſhing of teeth? Remember that many in
Mat. 7. 22, 23. the day of judgement ſhall ſay, Lord, Lord, haue not we prophecied in thy name, and caſt out diuels in thy name, and done many great workes in thy name? to whom the Lord ſhall anſwere, I neuer knew you, depart from mee
Mat. 25. 3. 12. you workers of iniquitie. Call to mind the fiue fooliſh virgins, who hauing lampes, but no oyle, were excluded. If therefore we would not depart aſhamed from our Sauiour Chriſt at his comming, wiſhing the mountaines to fall vpon vs, and to couer vs from his ſight, but would ſtand before the ſonne of man with comfort, let vs endeuour to approoue our ſelues in the meane time to Chriſt our judge, walking before him in vprightneſſe of heart, and ſo demeaning our ſelues, as thoſe who thinke that of their moſt ſecret thoughts, words, and deeds there muſt an account be giuen to God, who *ſearcheth the heart and trieth the reines, that he may giue euery man according to his waies, and according to the fruit of his workes.*
Ier. 17. 10.

Fourthly and laſtly, let vs follow the aduiſe of *Salomon,*
Pro. 4. 23. Prou. 4. *Aboue all obſeruation to keepe our heart.* For the heart, as it is the fountaine of life, ſo of liuing well or ill; from whence all our ſpeeches and actions, as it were ſtreames, doe flow and proceed. Thoſe things *which come out of the*
Mat. 15. 18, 19. *mouth* (ſayth our Sauiour Chriſt) *come from the heart. For out of*

the

the heart come euill thoughts, murders, adulteries, fornications, thefts, falſe teſtimonies, ſlaunders. And againe, *The good man out of the good treaſure of his heart bringeth foorth good things, and the euill man out of the euill treaſure of his heart bringeth forth euill things: for out of the aboundance of the heart the mouth ſpeaketh,* and alſo the hand worketh. If therefore we deſire, that our actions and ſpeeches may bee good and pure, wee muſt firſt haue our hearts purified by a true faith: that ſo our loue and obedience may flow from a pure heart, and good conſcience, and faith vnfained. For it cannot be, that the ſtreames of our actions ſhould be good and ſincere, if the fountaine of our heart be corrupt. Wherefore in reforming our liues, our firſt and chiefe care muſt be for the purging of our hearts, as our Sauior Chriſt admoniſheth, *Mat. 23. Cleanſe firſt* (ſaith he) *the inſide of the cup and platter, that the outſide of them may be cleane alſo.* And *Iames, Purge your heart you double minded* (ſaith he) and not your hands onely. For what will it auaile vs to drie vp the ſtreames, whiles the fountaine ſpringeth: or to lop off the boughs, whiles the body and root doe remaine vntouched? Surely, if with *Amaziah* we ſhall doe thoſe things which be right, but not with an vpright heart, we ſhall fall away as he did. If with *Simon Magus* we profeſſe our ſelues to beleeue, and joyne our ſelues to the Saints of God, notwithſtanding we may be as he was in the gall of bitterneſſe and bond of iniquitie, if our heart be not vpright within vs. This neglect of the heart is the cauſe of all hypocriſie, making men double minded, bearing as wee ſay, two faces vnder a hood. Wherby it commeth to paſſe, that the moſt glorious profeſſours ſometimes become like to Summer fruit, which many times being faire and mellow on the outſide, is rotten at the core.

Luke 6.45.

1.Tim.1.5.

Mat.23 26.

Iam.4.8.

2.Chro.25.2.14

Act.8.21.

Now, that we may the rather be ſtirred vp to a diligent obſeruation of our heart, we are briefely to conſider theſe two things. Firſt, that the heart of man is deceitfull and wicked aboue all things, and therefore cannot ſufficiently

Ier.17.9.

be

be watched. And secondly, that such as is the qualitie of the heart, such is the qualitie of the man in the estimation of God.

Hetherto we haue spoken of integritie, as it is referred vnto God: it followeth now, that wee should intreat thereof, as it hath reference vnto men. For as wee must walke before God in truth and sinceritie without hypocrisie; so must we haue our conuersation among men in simplicitie and singlenesse of heart, without dissembling or guile. For euen in our conuersation among men, wee are to haue God alwayes before our eyes, that as in his
Col.3.22. presence and sight wee may in singlenesse of heart performe such duties as we owe vnto men. For howsoeuer simplicitie is accounted folly in the world, and worldly wisedome, consisting of dissimulation and deceit, be euery where extolled: yet if we would be esteemed citisens of heauen, and pilgrims on earth, it behooueth vs to bee fooles in the world, that we may become truly wise, as the
1.Cor.3.18. Apostle exhorteth, 1. *Cor.* 3. *Let no man deceiue himselfe, If any man among you seeme to be wise in this world, let him be a foole, that he may be wise, for the wisdome of this world is foolishneße with God.* Not that I would haue simple men to be fooles, but that
Mat.10.16. wise men ought to be simple. For true wisdome is tempe-
Iam.3.17. red with the simplicitie of doues. And that wisedome which is from abouc, is pure, and without hypocrisie. Whereas on the other side, the wisedome of the world, consisting of dissimulation and deceit, is by the censure
Iam.3.15. of S. *Iames, earthly, carnall, and diuelliſh.* It is true indeed, that in the world simplicitie is deemed folly, and simple men are accounted as idiots, and innocent men esteemed fools. For such a generall wickednesse hath possessed the minds of most men, that now adayes no man is called innocent, but such as want wit to doe euill. And contrariwise, that mixed prudence is commended in the world, which is joyned with hypocrisie and deceit. Which notwithstanding it were easie for any man to attain vnto, who makes

no

no conscience of dissembling, lying, facing, swearing, forswearing. But in the Scriptures simplicitie is both commended and commaunded as a note of the citizen of heauen, without which there is no entrance for a man into the kingdome of God. Christ commaundeth his followers *to be wise* indeed *as serpents*, but withall to be ἀκέραιοι, that is, *simple* or sincere, without any mixture of guile, *as doues* are without gall. And likewise *Paule would haue vs wise vnto that which is good, but simple vnto euill.* In regard hereof the primitiue Church, *Act.* 2. is highly commended, that they conuersed together *in singlenesse of heart*: and herein especially the Apostle glorieth, 2. *Cor.* 1. That *in simplicitie and godly pureneſſe, and not in fleshly wisedome, he had had his conuersation in the world.* And no maruell, for it is the note of *a true Israelite to be without guile*: and such the holy ghost pronounceth *blessed.* Christ our Sauiour in respect of this simplicitie is called *a lambe*; and those that will be his followers, must not be foxes or wolues, but as they are called in the Scriptures, *sheepe*, following the steps of our Sauiour Christ, *who did no sinne, neither was there guile found in his mouth.* And hereunto let vs adde the testimonie of the holy ghost in this place, affirming, That those which shall dwell in the holy mountaine of God, are such as walke vprightly, that is, without hypocrisie towards God, without guile towards men. Now this guile or dissembling, or doubling, or hypocrisie (for so sometimes it is called) which is opposed vnto simplicitie, is twofold, in word, and in fact: in word, when one thing is said, and another thought, which in the Scriptures phrase, is speaking with an heart and an heart. This diuorce betwixt the mind and the tongue, is detestable vnto God, and odious to ingenious men: sometimes also it is called in the Scriptures *a deceitfull tongue*, which the Lord sayth should not be *found in the remnant of Israel.* Sometimes, *a mouth of deceit*, as *Psal.* 109. such as is described *Psal.* 55. *The words of his mouth are softer than butter, whiles warre was in his heart: his words were more supple*

Mat.10.16.
Rom.16.19.
Act.2.46.
2.Cor.1.12.
Iohn 1.48.
Psal 32.2.
1.Pet.2.21,22.
Mark.12.15.
Luk.20.23.
Psal 12.2.
Ἐχθρὸς γάρ μοι κεῖνος ὁμῶς Ἀΐδαο πύλῃσιν, ὃς χ' ἕτερον μὲν κεύθει ἐνὶ φρεσὶν ἄλλο δὲ εἴπῃ. Iliad. 9.
Zeph.3.13.
Psal.109.2.
Psal 55.21.

Ier.9.8. *ple than oyle, yet were they ſwords:* and *Ieremy.9. their tongue is an arrow ſhot out, and ſpeaketh deceit: one ſpeaketh peaceably to his neighbour with his mouth, but in his heart he layeth ambuſhments*
Verſ.9. *for him.* But what followes? *ſhall I not viſit them for theſe things ſaith the Lord? Or ſhall not my ſoule be auenged on ſuch a nation as this?* If therefore wee would eſcape the judgements of
Pſal.34.12,13. God, and deſire to liue a long and proſperous life, *We muſt keepe our tongues from euill, and our lips, that they ſpeake no guile,* following, as I ſaid before, the ſimplicitie of the lambe of
1.Pet.2.22. God, in whoſe mouth there was found no guile.

Diſſembling in fact is, when one thing is pretended, and another intended, or as *Auguſtine* ſpeaketh, *Dolus eſt*
In *Johan.1.* *cum aliud agitur, aliud fingitur.* In which doubling, the wiſdome of our Polititians, brought vp at *Machiauels* feet, doth principally conſiſt: the practiſe whereof is now growne ſo vſuall, that commonly it is ſaid, *Qui neſcit diſſimulare, neſcit viuere: he that knoweth not how to diſſemble, knoweth not how to liue.* Howbeit, more truly it is ſaid, and by
Pro.10 9. warrant of Scripture, *Qui vadit planè, vadit ſanè, He that walketh plainely, walketh ſafely.* Prou.10. *He that walketh vprightly, walketh ſafely, but he that peruerteth his wayes, ſhall be knowne,* namely, as an example to others. The higheſt degree of this deceit, is that which we call cony-catching or couſenage: when as a man by cunning trickes and artificiall fetches ouerreacheth his neighbour: when with *his tongue*
Pſal.50.19. *concinnat dolum, he trimly forgeth deceit,* and in his deeds layeth
Ier.5.26. wait for his brother, *ſetting ſnares and nets to catch men, as fowlers* doe for birds, or as cony-catchers doe for rabbets,
Mic 7.2. *hunting his brother with a net,* as the Prophet *Micah* ſpeaketh. Now as ſimplicitie in the Scriptures is commended vnto vs as a note of the true ſheepe of Chriſt, imitating the ſimplicitie of the lambe of God: ſo deceit and guile is condemned as a propertie of thoſe, who reſemble the image of Satan the old ſerpent, the forger of deceit, and the father of lies. For if he be a true Chriſtian, in whom there is no guile, what is hee in whom no ſimplicitie or

plaine

plaine dealing is to be found? If in the remnant of Iſrael a deceitfull tongue ſhall not be found, then belong not they to the Iſraell of God, who with their tongues doe forge deceit. If true Chriſtians be the ſheepe of Chriſt, reſembling his ſimplicitie, in whom there was found no guile: what then are thoſe foxes and wolues, who imitate the old ſerpent in ſubtiltie and deceit? If thoſe which ſhall reſt in the holy mountaine of God, be ſuch, as doe walke in vprightneſſe and ſimplicitie, then haue they no inheritance in the kingdome of heauen, who walke in diſsimulation and deceit. And this may further appeare by the Lords prohibitions, cenſures, and threatnings denounced againſt deceit. It is forbidden, *Leu.* 19, *You ſhall not lie, nor vſe deceit one towards another.* And 1. *Theſſ.* 4, *We are charged not to goe beyond or ouerreach our brother, or to defraud him in any matter.* It is cenſured as a ſinne odious vnto God. *A man of deceit God hateth.* It is reckoned *Rom.* 1, among the crimes of the Gentiles, giuen ouer to a reprobate ſence, *that they were full of guile.* And *Ezec.* 22, among the abhominations of Ieruſalem, for which deſtruction is threatened againſt it, that *they made gaine of their neighbours by deceit.* And laſtly, the judgements of God are denounced againſt it, *Pſal.* 55, *The deceitfull men ſhall not attaine to the halfe of their dayes.* 1. *Theſſ.* 4. 6, *The Lord is a reuenger of ſuch things*, namely of couſenage and deceit. And in the place before cited, *ſhall I not viſit them for theſe things, ſaith the Lord? or ſhall not my ſoule be auenged on ſuch a nation as this?*

Leu. 19. 11.
1. Theſſ. 4. 6.
μὴ ὑπερβαίνειν.
πλεονεκτεῖν.
Pſal. 5. 7.
Rom. 1. 29.
Ezec. 22. 12.
Pſal 55. 23.
1. Theſſ. 4. 6.
Ierem. 9. 9.

To conclude therefore this firſt note: ſeeing vprightneſſe is made a proper marke of the true child of God, and citiſen of heauen, whereas contrariwiſe, diſsimulation and deceit are the brands of the wicked: it behoueth euery one to apply this note to himſelfe. Dooſt thou walke vprightly without hypocriſie towards God, without guile towards man? happy and bleſſed art thou: for thou ſhalt ſee God, and as thou now art a ſound member of the Church militant, ſo ſhalt thou be an inheritour of glory

Mat. 5. 8.

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in the triumphant. Doeſt thou not walke in ſinceritie towards God, and ſimplicitie towards men, but in hypocriſie and diſsimulation? then moſt fearefull is thine eſtate,

Act.8.21. vnleſſe thou repent, for thou haſt no part or fellowſhip in the doctrine of ſaluation, or in the communion of Saints,

Mat.24.51. but thy portion ſhall bee aſsigned thee with hypocrits, where is weeping and gnaſhing of teeth.

The ſecond note of a citiſen of heauen, is Righteouſneſſe: For to the Prophet, demaunding who is a ſonne and heire of God; the Lord anſwereth, *He that worketh righteouſneſſe*. Where firſt we are to conſider the ſence of the words, and then are wee to ſhew, that the working of Righteouſneſſe is a proper marke of thoſe, who liuing in the Church, are appointed to eternall life.

Iuſtice is that vertue which giueth to euery one that which is due vnto him. And it is either vniuerſall or particular. The vniuerſall, ſummarily compriſeth al thoſe duties which we owe to our neighbour: and is therfore ſaid to containe all other morall vertues within it, according to the teſtimonie of the auntient Poet, which to this purpoſe is alleadged by ſome.

Theognis, verſ. 147.
Ariſtot. Ethic. lib.5.cap 3.

Ἐν δὲ δικαιοσύνῃ συλλήβδην πᾶσ' ἀρετή ἐστι,
In iuſtice is all vertue ſummarily compriſed.

The particular Iuſtice is either Diſtributiue, or Commutatiue. The Diſtributiüe is that, which hauing place in diſtributing rewards or puniſhments, obſerueth a Geometricall proportion, according to the worthineſſe of men, or their deſerts. The Commutatiue iuſtice is that, which hauing place in Contracts, obſerueth an Arithmeticall proportion in the equalitie of the things commuted.

But of the vniuerſall righteouſneſſe, this place is eſpecially to be vnderſtood, the ſumme whereof is that law royall, as Saint *Iames* calleth it, *Thou ſhalt loue thy neighbour as thy ſelfe*: Wherein all the precepts of righteouſnes, that is to ſay, of the ſecond Table, are *ſummarily contained*. And

Iam 2.8.
Βασιλικὸς νόμος.
ἀνακεφαλαιοῦται
Rom.13.9.

And the rule of exercising this righteousnesse, is that law of nature commended vnto vs by our Sauiour Christ, *Mat.7, Whatsoeuer you would that men should do to you, euen so do you to them, for this is the law and the prophets.* Which sentence is Mat.7.12. sayd so to haue pleased the Emperour *Alexander Severus*, Lamprid. in Alexandr. that in his pallaces and publicke buildings he caused it to be written and engrauen: and when he punished any man, he caused this saying to be proclaimed by the crier, *Quod tibi non vis, alteri ne feceris. Do not to another what thou wouldest not haue done to thy selfe.*

Now the exercise or working of this righteousnesse is here made a note of the child of God. For he doth not say, he that can talke of righteousnesse; nor he that delighteth to heare another man speake thereof; nor he which professeth righteousnesse, or maketh a pretence thereof; but he that *worketh righteousnesse* shall dwell in the holy mountaine of God. For there are some which can notably discourse of righteousnesse, than whose life nothing is more vnjust. And there are others, who with *Ezechiels* auditors delight to heare the Minister preaching of Ezec.33.32. righteousnesse, as if he were some skilfull Musitian that hath a pleasant voyce, but it is to heare onely, and not to practise. There be many also who, with the Pharisies Mat.23. say and do not; which professe righteousnesse, but do not practise it.

Qui Curios simulant & Bacchanalia vivunt.

But with the folly of these men the holy Ghost meeteth in diuerse places of the Scripture, *Mat. 7*, Not euerie Mat.7.21. one that sayth Lord Lord shall enter into the kingdome of heauen, but he that doth the will of my father which is in heauen. *Rom.2*, Not the hearers of the Law are just be- Rom.2.13. fore God, but the doers of the Law shall be justified, *Iam.1*, Be ye doers of the word, and not hearers onely, de- Iam.1.22. ceiuing your selues, &c. *Mat. 5, Vnlesse your righteousnesse ex-* Mat.5.20. *ceed the righteousnesse of the Scribes and Pharisies*, (who sayd and did not) *you shall not enter into the kingdome of heauen.*

Where-

1. Iohn 3.7. Wherefore brethren *let no man deceiue you*, not he that heareth, nor he that ſpeaketh, not he that profeſſeth or pretendeth, but he *that worketh righteouſneſſe, he is righteous.*

Neither is that to be omitted that the holy Ghoſt ſpeaketh in the preſent tence, thereby ſignifying a continuall act, as *Baſill* hath obſerued: *Marke* (ſaith he) *the accuratneſſe of the ſpeech; he doth not ſay, who hath wrought, but he which worketh. For it is not one action that maketh a vertuous man, but it behoueth a man in his whole life to keepe a conſtant courſe of well doing.* For Iuſtice is an habit induing a man with a perpetuall and conſtant will to do euery man right. *See Thom. 2.2. 9.58.1.*

But here ſome will obiect: The Scriptures teſtifie that Rom.3.10. there is not a righteous man vpon the earth, *Rom.* 3. *There is not a iuſt man, no not one*. If therefore the righteous onely 1.Pet.4.18. ſhall be ſaued, and ſcarcely they, as *Peter* ſaith, How can any man liuing hope to be ſaued, ſeeing there is not a juſt 1.King.8.46. man vpon earth, that doeth good and ſinneth not, as *Sa-* Eccleſ.7.22. *lomon* profeſſeth.

I anſwer: If we ſhould be ſummoned before the Iudgement ſeate of Gods juſtice, and the Lord ſhould deale with vs *ſummo iure, according to extremitie*, exacting at our hands that full and perfect righteouſneſſe which is re- Pſal.143.2. quired in his law: aſſuredly the Lord entring into judgement with vs, no man liuing could be iuſtified. But we muſt appeale from the judgement ſeat of Gods juſtice to the throne of his mercy: and from the ſentence of the Law concluding all vnder ſinne, to the ſentence of the Goſpell, pronouncing all thoſe that truly beleeue in Chriſt, not juſt onely, but alſo bleſſed: that ſo, being clothed with the righteouſneſſe of Chriſt by faith, we may in him be juſtified, though vnjuſt in our ſelues in reſpect of legall righteouſneſſe. Now thoſe which truly beleeue in Chriſt, are ſayd to be righteous two wayes: before God by Faith, that is, by the righteouſneſſe of Chriſt, apprehended by Faith: before men by the fruits of Faith, that is, by righteouſneſſe inherent in vs, and performed

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by vs. For those which beleeue in Christ, their Faith is imputed vnto them for righteousnesse; because they apprehending Christ, who is our righteousnesse, and by the same Faith being vnited vnto him, his righteousnesse and obedience is imputed vnto them, and accepted of God for them, as if they had performed the same in their owne persons.

But they who are justified by the righteousnesse of Christ, are also sanctified by his spirit, regenerated, and as it were created a new to good workes, which God hath prepared for vs, that we should walke in them. For so soone as we are deliuered by Christ out of the bondage of sinne, we become the seruants of righteousnesse: That as in former times we gaue our members as seruants of sinne vnto vnrighteousnesse, we should from henceforth giue them as seruants of righteousnesse vnto holinesse. And howsoeuer the best obedience of the faithfull is but an imperfect obedience ioyned with manifold infirmities and wants, and stained with diuerse corruptions, wherewith they are infected, and sinnes whereinto they fall, in so much that *Esay* compareth the righteous works of the faithfull to menstruous clouts; notwithstanding the Lord beholding them in Christ, and accepting their will for the deed, and sincere indeuour for the performance, not onely themselues are termed righteous, but are also said to worke righteousnesse. And this working of righteousnesse, the perfection whereof is not to be measured by the perfectnesse of the worke, but by the vprightnesse of the will, and sinceritie of the indeuour aspiring towards perfection, is an vndoubted note of a true citizen of heauen, who in this Psalme is described. And that the Lord accepteth those for true members of the inuisible Church, who worke righteousnesse, the Scriptures testifie: *In euery nation*, saith *Peter*, *he that feareth God and worketh righteousnesse is accepted of him.* And this is so vniuersall a note of the children of God, and so proper

Eph. 2.10. Rom. 6.18. verse 19. Esay 64.6. Iob. 1.1. Luke 1.6. Act. 10.22. Heb. 11.33. Act. 10.35.

1. Iohn 2. 29. vnto them, that *whosoeuer worketh righteousneße he is* truly said
1. Iohn 3 10. 8. to be *borne of God*; and he that worketh not righteousnes is not of God, but of the diuell. But as they that worke righteousnes are the seruants of God in the kingdom of grace, so shall they raigne with him in the kingdome of glory. For that which is said in the beginning of this Psalme, That he which worketh righteousnesse shall rest in the mountaine of God; and in the end, That he shall neuer be remoued; the same is cõfirmed by the holy ghost in other
Esay. 33. 15, 16. places of Scripture. *Esay* 33, *He that walketh in righteousnes,*
Pro. 10. 30. *&c. he shall dwell on high.* And *Prou.* 10, *The righteous shall ne-*
Psal. 69. 28. *uer be remoued.* And so certaine is the sãluation of the righ-
2. Tim. 4. 8. teous, that the booke of the liuing, is the booke of the
Luke 14. 14. iust: eternall glorie is the crowne of righteousnesse: the rising againe vnto glory, is the resurrection of the just. And as justice containeth all those vertues which haue reference to our neighbour, so the reward of it is the heape of all rewards, namely, blessednesse. For as the
Psal. 106. 3. Scriptures testifie, *blessed are those that worke righteousneße;*
Mat. 5. 6. and not onely they, but those also *which hunger and thirst after righteousneße are blessed.*

Wherefore seeing not onely in this place, but elsewhere also in the Scriptures eternall life is promised to those that worke righteousnesse; the consideration of this reward ought to be a motiue to prouoke and stirre vs vp to the exercise of justice: Which I do not speake to this end, as though the workes of justice were to be performed with that mind, as that we should hope thereby to be justified before God, or by them to merit eternall life; for that is an opinion sacrilegious and blasphemous against Christ, whose justice alone, apprehended by faith, justifieth vs before God, and maketh vs accepted vnto
Phil. 3. 8, 9. eternall life. In respect of which justice we are to esteeme all our owne merits (if we had any) as dung, that we may gaine Christ, and may be found in him, not hauing our owne righteousnesse, which is of the Law, but that which

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is by the Faith of Christ, the righteousnesse which is of God through faith.

And therefore if we desire that the workes of righteousnesse which we do performe, should be acceptable vnto God, they are not to be performed to that end that we might by them attaine to justification or saluation: for good works performed to that end are glorious sins: but in doing the workes of righteousnes, these ends are to be propounded. First, in respect of God, that we may glorifie him: for which end we were elected, created, redeemed, regenerated. For by the workes of righteousnesse God is glorified. *Herein*, saith our Sauiour Christ, *is my father glorified, that ye beare much fruit.* For which cause *Paul* prayeth for the Philippians, that they might be *filled with the fruit of righteousnesse, which are by Iesus Christ vnto the glorie and praise of God.* Neither is God glorified in vs alone, but in others also, which are the witnesses of our good deeds. Therefore Christ exhorteth vs, *so to let our light shine before men, that they seeing our good workes may glorifie our father which is in heauen.* And *Peter* likewise counselleth vs so *to haue our conuersation honest among the Gentiles, that by our good workes which they shall see, they may glorifie God in the day of the visitation.*

Iohn 15.8.
Phil.1.11.
Mat.5.16.
1.Pet.2.12.

Secondly, that we may testifie our thankfulnesse vnto God for all his benefits bestowed vpon vs, and may auoid the punishment which is due to vnthankfulnes. For whereas the Lord in lieu of all his benefits, both temporal and spirituall, as election, vocation, redemption, regeneration, expecteth at our hands these fruits alone, of holines and righteousnes; assuredly it were vnthankfulnes vntollerable, if either we should be barren of good fruits, or bring forth euill fruit. For wherefore hath the Lord elected vs? that we might be saued howsoeuer we should liue? No, but *he hath elected vs that we should be holy and without blame before him in loue?* Why hath Christ redeemed vs from the hand of our spirituall enemies? that being freed

Eph.1.4.

from them we might sinne the more freely? No, but that
Luke. 1.74,75. *being deliuered from the hand of our spirituall enemies, we might worship him without feare, in holinesse and righteousnesse before him all the dayes of our life.* Wherefore hath he freed vs from the seruitude of sinne? that we might haue freedome to sin?
Rom. 6.18. & 22. No, he hath freed vs from sinne, that we might be the *seruants of righteousnesse: and being now freed from sinne, and made seruants vnto God, we haue our fruit in holinesse, and the end euerlasting life.* Why did he beare our sinnes in his body vpon the crosse? that we liuing in sin should not die for them?
1. Pet. 2.24. No, he *bare our sinnes in his body on the tree, that we being deliuered from sinne, might liue in righteousnesse.* Wherefore doth he regenerate vs by his spirit, and as it were create vs anew? that we should doe nothing our selues? No, *Wee are the*
Ephe. 2.10. *workmanship of God, created in Christ Iesus to good workes, which God hath prepared, that we should walke in them.* Why doth hee bestow his temporall benefits vpon vs? that like well-pampered horses we should kicke against our Lord and Maister? No, he crowneth vs with his manifold blessings, to this end, that
Psal. 105.45. *we might keepe his statutes and obserue his lawes.* For what else doth the Lord require of thee which
Deut. 10.12. art the people of God, in lieu of all his mercies, but to *feare the Lord thy God, to walke in all his wayes, and to loue him, and to serue the Lord thy God with all thy heart, and with all thy soule? that thou keepe the Commandements of the Lord, and his ordinances which he commaundeth thee for thy wealth?* Let vs remember
Cant. 4.12,13. that we are trees of righteousnesse which the Lord hath planted in his garden, that is, his Church, that we may bring forth the fruit of righteousnesse. But if he shall
Luke 13.6,7. come to seeke fruit (as euery yeare he commeth) and shall find none, howsoeuer he may forbeare for a time, yet at the length he shall cut downe the vnfruitfull trees: for he cannot abide that they should cumber the ground,
Iohn 15.2. and make it also barren. Let vs remember that we are the branches of the vine, which if we be vnfruitfull, the Lord
Mat. 3.10. wil cut off. Let vs consider that the axe is layd to the root

of

of euery tree; that euery one which bringeth not forth fruit, may be cut off and cast into the fire.

Againe, in respect of our neighbour we are to worke righteousnesse, that we may helpe him either with the benefit or the example of our good worke. For the benefit of justice belongeth to others. For whereas other vertues are referred to the good of him that hath them; justice onely seemeth to be the good of another man: for justice attendeth the duty of one man to another; but in other vertues is attended the duty of the inferiour faculties vnto reason, as one saith. But thou mayst helpe thy neighbour also by the example of thy good worke. For when thou goest before thy brother with the light of thy good example, thou shalt gaine him vnto Christ, if he be not already wonne vnto him, that he also may glorifie God in the day of the visitation. Or if he be already ingrafted into Christ, by thy good example thou shalt edifie him, and as the Apostle testifieth of the Corinthians, thou shalt prouoke him to good workes.

ἀλλότριον ἀγαθὸν δοκεῖ εἶναι. *Arist. Eth. l. 5. c. 3.* *Thom. 2.2. q. 100.* 1.Pet.3.1. 1.Pet.2.12. 2.Cor.9.2.

Lastly, we are to performe the workes of righteousnesse, in respect of our selues, as being both profitable and necessary forts, profitable: First, because by them we may make sure our calling and our election; as *Peter* teacheth, they being so many testimonies vnto vs thereof. True indeed it is, that we were elected without respect of works, and we are called by grace, not according to workes, we are justified by faith without workes, and by grace we are saued through faith, and not by workes. But if a man would know whether he be elected, called, justified, and shall be saued, (as we are bound to giue diligence, that we may haue a firme knowledge of these things) we are not to pry into the secret counsell of God, but we are to examine our selues by our fruits: for both we and others are to be discerned by our fruits. As our Sauiour saith, *by their fruits you shall know them, do men gather grapes of thornes, or figges of thistels? a bad tree cannot bring forth*

2.Pet.1.10. Rom.9.11. 2.Tim.1.9. Rom.3.28. Eph.2.8.9. Mat.7.16.20

good fruit. By the fruits therefore of righteousnes we may euidently discerne our selues to be sanctified. And none are sanctified but such as first are justified; and whosoeuer are justified are effectually called, and none are effectually called, but such as are elected; and none are elected, but such as shall be saued. To this purpose *Iames* sheweth that the faith whereby we are justified, must be demonstrated by good workes. And *Iohn* affirmeth, that by the the loue of our brethren (which is all one in effect with righteousnesse) we know that we are translated from death vnto life. Againe, good workes are profitable, because they haue the promises both of this life, and of that which is to come.

Iam.2.18.

1.Iohn.3.14.

They are also necessary, not as the causes of our justification and saluation, as though we were either justified by them, or saued for them; but as necessary fruits of faith and testimonies of our justification, according whereunto the sentence of saluation shall be pronounced: for although vnto the act of justification good workes do not concurre, as any causes thereof, yet in the subject, that is, the partie justified, they concurre as fruits of our faith, and consequents of our justification. For as breathing is such a fruit or consequent of life, as where that is, we judge the body to liue; where that is not, we judge it to be dead: so is the exercise of righteousnesse and performance of good workes, such a consequent of faith, as that where good workes are, the faith is liuely; where they are not at all, the faith is dead. They are necessary also in respect of saluation, not as the causes thereof, but partly as the way; for we are his vvorkmanship created vnto good workes, which he hath prepared for vs to walke in them, and therefore they are fitly sayd to be *Via regum, non causa regnandi*, The way to the kingdome, not the cause of reigning: and partly as the euidence, according vnto which the Lord proceedeth in judgement to the sentence of saluation. Come you blessed of my father (sayth

Iam.2.26.

Eph.2.10.

Bernard.

Mat.25.34,35.

(sayth Christ the judge) inherit you the kingdome prepared for you from the foundations of the world: For I was an hungrie and you gaue me meat, I thirsted and you gaue me drinke, &c. It is most certaine that Christ our Sauiour by his obedience hath merited and purchased eternall life for all those that beleeue in him, according to the maine promise of the Gospell, that whosoeuer beleeueth in him shall be saued. By that righteousnes and obedience of Christ, apprehended by faith, & not by or for any righteousnes inherent in vs, or obedience performed by vs, are we made sonnes & heires of God, entituled vnto the kingdome of heauen, acquitted from our sinnes, and accepted vnto eternall life. Notwithstanding, seeing all that be in the Church professe themselues to beleeue, whereof many deceiue either themselues with an opinion, or others with a profession of faith; therefore the Lord proceedeth vnto judgement, according to the fruits either of faith, or infidelity: taking for granted, that in those who are members of the true visible Church, where good workes are there is faith, and where are no good workes there is no faith. And therefore it behoueth vs, as we desire either to haue assurance of our saluation whiles we liue here, or to heare the comfortable sentence of saluation pronounced to vs in the day of judgement, so to be carefull to demonstrat our faith by good workes. And hereby it appeareth against the malicious slaunder of the Papists, that although we deny good workes to be meritorious of euerlasting life, yet we do not teach men to cast off all care and well doing.

Now for the auoiding of errour: Whereas the workes of righteousnesse are made a proper note of the sons and heires of God, we are first to restraine this part of the Lords answer to that subject whereof *Dauids* question is propounded, namely, to those who liue in the true visible Church, and professe the name and religion of God. Of these, because there be many hypocrites and vnsound

professors among them, *Dauid* desireth to be informed, who are the true professors. The Lord answereth: He that worketh righteousnesse, and so by his good workes doth demonstrat his faith. There are many workes materially good to be found, not onely among heretickes and idolatours, as the Papists, but also among Turkes and Pagans. But we speake not of those that are without, for they are not within the compasse, either of *Dauids* question, or Gods answer. And secondly we are to know that all works in respect of the matter, or the thing done, seeme to be good workes, are not straightwayes the workes of righteousnesse, neither doth he which performeth them alwayes worke righteousnesse. For it is not a good and a true worke of righteousnesse indeed, vnlesse it proceed from the right fountaine, vnlesse it be done in a right maner, and to a right end. As touching the fountaine, it is a good rule of *Gregory*: That the streames of righteousnes towards our brother, must be deriued from the fountaine of pietie towards God. For we loue not our brother aright, vnlesse we loue him in and for the Lord, and we cannot loue him in and for the Lord, vnlesse we loue the Lord much more: and we loue the Lord, because we are by faith persuaded, that he loueth vs first, his loue being shed abroad in our hearts by the holy Ghost: and we cannot beleeue in God and Christ our Sauiour, vnlesse we know God aright, and vnderstand the mysterie of our saluation by Christ. If therefore we be ignorant persons, we haue no faith, if we be vnfaithfull persons, we haue no true loue or feare of God, nor any other sanctifying grace: If we haue no true loue of God, we haue no true loue of our brother. For euen as the loue of God, seuered from the loue of our neighbour, is hypocrisie; so is the loue of our neighbor seuered from the loue of God, counterfeit. The good workes therefore that are done, either by an ignorant person, or by a more ciuill honest man, who is void of faith,

faith, of religion, of the loue and feare of God, although materially they be good: yet are they euill as they proceed from him. For whiles the tree is euill, the fruit cannot be good, whiles the perſon is not accepted as juſt in Chriſt (as none but the faithfull are) his actions cannot be acceptable: for without faith it is impoſſible to pleaſe God. And this is that which the Apoſtle ſaith, that the end and conſummation of the commandement is loue, out of a pure heart, a good conſcience, and faith vnfained. Heb. 11. 6. 1. Tim. 1. 5.

In reſpect of the manner, our good workes muſt be performed vprightly, not in hypocriſie and diſſimulation: otherwiſe it is vnfained and counterfeit. For though we doe that which is right, yet if we doe it not with an vpright heart, we doe it not rightly, neither can we be ſayd to worke righteouſneſſe. 2. Chron. 25. 2.

In reſpect of the end, we are to performe good workes, that by the diſcharge of our duty God may be glorified. But if our end be, to be ſeene of men, if to win praiſe and glorie to our ſelues, if to merit of God, and as it were to bridle him by our good deed, all our workes, though neuer ſo glorious in the eyes of the world, yet are they not *ſplendida peccata*, that is to ſay, *glorious ſinnes*. To this purpoſe we are to remember, that we are to worſhip God, not onely in holineſſe, but in righteouſneſſe alſo: and we worſhip him in righteouſneſſe, when as in a ſincere obedience to God we ſeeke by performing the duties of righteouſneſſe to our brother to glorifie God. From this note therefore of Gods children, we diſtinguiſh the ſeeming good workes, firſt of infidels without the Church, or of more naturall men within; becauſe there can be no true righteouſneſſe or loue of men, without faith, pietie and loue of God. Secondly, of hypocrites and diſſemblers, who do no good, but for ſiniſter and by-reſpects, and therefore their righteouſneſſe being hypocriſie, is double injuſtice. Laſtly, Luke 1. 75.

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of all Phariſaicall and Popiſh juſticiaries, who by their good workes thinke (ſuch is their Satanicall pride) to make God beholding vnto them, and to merit heauen to themſelues, moſt ſacrilegiouſly & injuriouſly vnto Chriſt our Sauiour, placing the matter of their juſtification, and the merit of their ſaluation in themſelues.

In a word, that is no true righteouſneſſe which is ſeuered from holineſſe; neither is that a worke of righteouſneſſe, which is not a righteous worke rightly done, as that is not, which is done in hypocriſie, or to an ill end. He therefore vndoubtedly is the ſonne and heire of God, who profeſsing the true faith, laboureth to demonſtrat his faith by good works; his faith working by loue, and his loue proceeding from faith vnfained: who in vpright obedience towards God, ſeeketh by the exerciſe of righteouſneſſe, and diſcharge of his dutie towards his neighbour, to glorifie God.

The third note of the child God is Truth, which the holy ghoſt expreſſeth in theſe words, and *ſpeaketh the truth in his heart.* Which words (ſayth *Auguſtine*) are not thus to be vnderſtood, as though keeping the truth in the heart, we ſhould vtter vntruth with our mouth. But the holy ghoſt vſeth this phraſe of ſpeech, becauſe a man may with his mouth vtter the truth, which will nothing auaile him, if he hold not the ſame in his heart. Wherefore although this phraſe of ſpeaking the truth in his heart, ſeeme ſomewhat harſh, notwithſtanding, if it be rightly vnderſtood, it doth more fully expreſſe the diſpoſition of a man which is addicted to the truth, than if it had been ſaid *from the heart.* Thus therefore I read, who *ſpeaketh the truth which is in his hart*, that is, who vttereth with his tongue the truth which he hath conceiued in his mind. For that we may be *veraces*, that is, ſpeakers of the truth, there is a double conformitie or agreement required, which is here expreſſed, the one of the ſpeech with the mind (namely, that we ſhould ſpeak as we thinke) the other of the mind,

De mendacio ad Conſent.

with

with the thing it ſelfe (namely, that wee ſhould conceiue in our mind, according to the truth of the matter.) For as the rule and meaſure of truth in words, is the agreement of them with our thoughts: ſo the rule and meaſure of truth in our thoughts, is the agreement thereof with the things themſelues. It is true indeed, that in ſome ſciences either agreement alone ſufficeth vnto the truth: as in morall philoſophy he is ἀληθὴς, *verax*, a ſpeaker of the truth, who ſpeaketh as he thinketh, although perhaps he thinketh otherwiſe than the thing it ſelfe is: And in Logicke he is ſaid to ſpeake the truth, who ſpeaketh as the thing is, although perhaps he thinketh otherwiſe: But in diuinitie both, as I ſaid, is required. Neither can we be ſaid, if either be wanting, to be *veraces*, that is, ſuch as ſpeake the truth which is in our heart: for he which deliuereth an vntruth, ſuppoſing it to bee true, howſoeuer hee bee free from the vanitie of lying, yet he cannot be ſaid to bee a ſpeaker of the truth; for in his mouth he vttereth an vntruth, though in his heart he be well affected to the truth. Contrariwiſe, he that ſpeaketh the truth which he thinketh to be falſe, he is a lyar, though he ſpeake the truth, becauſe he hath truth in his mouth, but not in his heart. Such a one therefore, becauſe hee ſpeaketh with an heart and an heart, may not vnworthily be ſaid to lie. For *mentiri eſt contra mentem ire*: to lie, is to ſpeake otherwiſe than a man thinketh. Wherefore, that a man may bee ſaid to ſpeake the truth which is in heart, there is a double agreement required, the one of the tongue with the mind, the other of the mind, with the things themſelues. And to this double conformitie in ſpeaking the truth, there is oppoſed a double falſhood, namely, when a man ſpeaketh either that which is falſe, or falſely. He ſpeaketh that which is falſe, who ſpeaketh otherwiſe than the thing is, whether he thinkes it to be ſo, or otherwiſe. He ſpeaketh falſely, who ſpeaketh otherwiſe than hee thinketh. He which ſpeaketh a falſhood, ſuppoſing it to be Pſal. 12.

true,

true, is not ſo much to be blamed for lying, as for vnadui-
ſedneſſe and raſhneſſe. For we ought to be ſure of thoſe
things which we affirme. But he which either ſpeaketh
that which hee knoweth to bee falſe, or ſpeaketh that
which is true falſely, that is, *animo fallendi*, with a purpoſe
to deceiue (as the diuell ſometimes doth) he is a lyar: nei-
ther can you eaſily determine, whether is in the greater
fault: for as the one hath leſſe truth in his mouth, ſo the
other hath more deceit in his heart.

Now that the loue of the truth, and likewiſe the dete-
ſtation of falſhood is to be reckoned among the notes of
Gods children, it is teſtified, not onely in this place, but
Zeph. 3.13. alſo elſewhere in the Scriptures. *Zeph.* 3. *The remnant of Iſ-
rael* (that is, the true members of the Church, which ſhall
remaine) *ſhall not ſpeake lies, neither ſhall a deceitfull tongue bee*
Prou. 13.5. *found in their mouth.* And Prou. 13. *A righteous man hateth lying
words*, but a wicked man is ſo addicted vnto lying, that he
ſtinketh as it were, and is confounded. And whereas it is
ſaid in the end of the Pſalme, He that doth theſe things,
ſhall neuer be remooued. The ſame is teſtified by *Salomon*,
Pro. 12.19. Pro. 12. *The lip of truth* (meaning thereby the man which
ſpeaketh the truth) *ſhall be eſtabliſhed for euer.* And whereas
in the beginning of the Pſalme it is promiſed, that he ſhal
reſt in the mountaine of Gods holineſſe, the ſame we read
Apoc. 14.5.4. performed, *Apoc.* 14. where it is ſaid of thoſe 144000, in
whoſe mouth was found no guile, that they were redee-
med from among men, being the firſt fruits vnto God and
the lambe.

But it will be obiected, that euery man is a lyar, accor-
Rom. 3.4. ding to that of the Apoſtle, *Let God be true, and euery man a
lyar.* If therefore none ſhall dwell in the holy mountaine
of God, but ſuch as are ſpeakers of the truth, who then
ſhall be ſaued? I anſwere, that no man indeed vpon the
earth may be ſaid to be ſo perfectly true, but that ſome-
times he faileth of infirmitie, ſo farre hath the father of
lies, the diuell, infected vs with his falſhood. But that if we

aſpire

aſpire and contend towards that perfection, embracing and louing the truth, deteſting and abhorring lies, and haue a ſetled purpoſe and vnfained reſolution to obſerue the truth in all things, ſo farre as God ſhall enable vs; aſſuredly howſoeuer we may ſometimes faile of infirmitie, as *Sara* once did, and *Peter* alſo through feare; notwithſtanding our infirmities being pardoned through and for the perfect obedience of Chriſt, and our leaſings couered with his veritie, who is the truth, the Lord will accept of vs in his ſonne, as thoſe *which ſpeake the truth in their heart*: becauſe the true deſire and purpoſe of our heart is alwayes to obſerue the truth. For we muſt diſtinguiſh betwixt thoſe, who hating falſhood, doe ſometimes (though ſeldome) fall thereinto, and thoſe which haue got a cuſtome and habit of lying, and are delighted with vntruth: for the former may be verified of the faithfull, but the latter cannot.

The vſe which we are to make of this doctrine, is this, That ſeeing the truth of our ſpeech is a matter of ſo great weight and conſequence, as that the holy ghoſt in this place hath ſet it downe, as one of the marks of Gods children, we are to be ſtirred vp to embrace the truth, and to abhorre lies.

And to this purpoſe let vs in the firſt place conſider, that whereas the facultie of ſpeech is of ſo great vſe in our life, as that without it wee ſhould ſeeme to liue like beaſts, notwithſtanding all this vſe of our ſpeech dependeth vpon the truth thereof. For take away truth from the ſpeech of men, and it were better men ſhould bee dumbe than able to ſpeake. Of truth therefore there is great neceſsitie, not onely in religion (for without the knowledge of the truth wee cannot attaine to ſaluation) but alſo in our whole life. Lying contrariwiſe peruerteth the vſe of ſpeech, and maketh it not onely vnprofitable, but hurtfull alſo, it taketh away faith from among men, and in a manner diſſolueth humane ſocieties, which with- 1. Tim. 2. 4.

out

out mutuall contracts and negotiations (wherein truth doth rule) cannot be maintained, &c.

Secondly, whereas God is truth, and the authour of all truth; and contrariwiſe, the diuell is a lyar, and the father of lies; let vs conſider whoſe image it behoueth vs to re-
Iohn 8.44. preſent: for his children we are, whoſe image we do bear, to wit, the children of God, if we be ſpeakers of the truth; the children of the diuell, if we be lyars.

Thirdly, as there be two fathers; of thoſe which ſpeake truly, God; and of lyars, the diuell: ſo there are two kingdomes whereunto all appertaine, the kingdome of light, and the kingdome of darkeneſſe. The language or dialect of the former, is truth; of the latter, lying: If therefore thou wouldeſt know to whether kingdome thou doeſt appertaine, thou mayeſt know by thy language.

Ioſ.7.19. Fourthly, by the profeſsion of the truth, as our brother
Leu.6.2. is profited, ſo is Gods glory aduaunced: but by lying, wee ſinne not onely againſt our neighbour, but alſo againſt God.

Fiftly, for thoſe cauſes, Truth in the Scripture is commended vnto vs, and commaunded, but vntruth is forbid-
Eph.4 25. den and condemned. Wherefore (ſaith the Apoſtle) caſt off lying, and ſpeake euery man the truth vnto his neighbour, for we are members one of another. Where the Apoſtle vſeth two reaſons; firſt, becauſe we are renewed in the holineſſe and righteouſneſſe of truth, according to the image of God, that we may be true, as he is true: Secondly, becauſe we are members of the ſame body, and therefore ought to maintain truth among our ſelues. But eſpecially in the ninth commaundement is truth commanded, and all falſhood forbidden. But it may be you deſire teſtimonies of either ſeuerally. As of truth commaunded,
Zach.8.16. *Zachar.8. Theſe are the things that you ſhall doe: Speake yee euery man the truth vnto his neighbour: execute iudgement truly and vp-*
Verſe 19. *rightly in your gates.* And againe, *Therefore loue the truth and*
Exod.23.7. *peace.* Of falſhood forbidden, *Exod.*23. Thou ſhalt keepe

thee

thee farre, *à verbo mendacij*, from a lying word. *Leu.* 19. Ye ſhall not ſteale, nor deale falſely, nor lie one vnto another. Where theft and lying, as they vſe to goe together, ſo are they joyned as companions: and hard it is to ſay, whether is the worſe ſinne. *A lie* (ſayth a wiſe man) *is a wicked ſhame in a man: yet is it oft in the mouth of the vnwiſe. A theefe is better than a man that is accuſtomed to lie: but they both ſhall haue deſtruction to heritage. The conditions of lyars are vnhoneſt, and their ſhame is euer with them.* And hereunto let vs adde that prohibition of the Apoſtle, *Col.* 3. *Lie not one to another, hauing put off the old man with his practiſes, and put on the new, &c.*

Leu. 19. 11. Eccleſ. 1. 20. 23, 24, 25. Col. 3. 9.

Sixtly, as God doth loue the truth, as being himſelfe not onely true, but truth it ſelfe: ſo he abhorreth lying, as one of the things which he eſpecially hateth.

Pſal. 51. 8. Pro. 12. 22. Pro. 6. 17.

Seuenthly: And hereunto accordeth the judgement alſo of all ingenious men, euen among the heathen and others: who commend truth, as a moſt excellent vertue, as a moſt ſacred poſſeſſion, as the Sunne in the world, as that one thing wherein men may become moſt like vnto God. Wherefore *Pythagoras* being demaunded, What that was, in doing whereof, men might eſpecially be like vnto God? anſwered, ἐοὶ ἀληθίζειν, If they ſpeake the truth. And therefore another ſayth, ἀεὶ χρὴ τοῖς ἐσθλοῖς ἀληθῆ λέγειν, *It is alwaies beſt to ſpeake the truth.* Contrariwiſe, they condemne lying as a moſt foule and ſhamefull vice, and vnworthy an honeſt man. To lie (ſayth one) is a baſe thing, but truth is noble. And therefore of all reproches, an ingenious man can leaſt brooke this, that another to his face ſhould ſay, *Thou lyeſt.* But if the very heathen people doe ſo highly eſteeme of Truth, how much more doth it become vs Chriſtians to loue and embrace it, who are his children, that is the Truth, who are redeemed by him that is the Truth, and vnto whom wee are to conforme our ſelues; who are regenerated by the ſpirit of truth, by whom we are to be led into all truth, who are ſanctified by the word of God, which is the truth, who are of the truth ſo many

κλῦμα ἱερώτατον, *Philo Jud.*

Menander.

ψεύδεσθαι αἰσχρὸν· θεὸν ἀλήθεια γεννᾷ. *Apollon.*

Deut. 32. 4. Iohn 14. 6. Iohn 15. 13. Iohn 17. 17. Iohn 18. 37.

as

as are of God. Therefore nothing leſſe becommeth a Chriſtian than lying, nothing more than truth.

Eightly, but if no other arguments will preuaile with vs, let vs conſider on the one ſide, what rewards the Lord hath promiſed to them that ſpeake the truth, and on the other ſide, what judgements he hath denounced againſt lyars. To the ſpeakers of truth, the Lord hath promiſed, that they ſhall neuer be remooued, that they ſhall be eſtabliſhed for euer, that they ſhall dwel in Gods holy mountaine, as before hath beene ſhewed: againſt lyars, the Lord hath threatened fearefull judgements, *A falſe witneſſe ſhall not be vnpuniſhed, and he that ſpeaketh lies, ſhall not eſcape.* For firſt he is puniſhed with infamie, and looſeth his credit, inſomuch that no man will beleeue him, when he ſpeaketh the truth: For as one ſayth, *What truth can be ſpoken of a lyar?* Secondly, he is diſcarded of the godly, he that telleth lies (ſayth *Dauid*) ſhall not remaine in my ſight. But theſe are light puniſhments in compariſon of thoſe that follow, for God doth not onely puniſh lyars, but alſo deſtroy them, *Pſal.5. Thou ſhalt deſtroy them that ſpeake lies.* Prou.19. *A falſe witneſſe ſhall not be vnpuniſhed, and he that ſpeaketh lies, ſhall periſh.* For God deſtroyeth them either with a temporall death, as *Ananias* and *Sapphira*, becauſe they had lied, were ſtricken dead, *Act.5.* or with eternall: for whoſoeuer loue or make lies, ſhall be excluded out of the heauenly Ieruſalem, and ſhall haue their part in the lake which burneth with fire and brimſtone, which is the ſecond death.

Pro.19,5.

Eccleſ.34.4.

Pſal.101.7.

Pſal.5.6.

Pro.19.9.

Act.5.

Apoc.22.15.

Apoc.21.8.

Ninthly, and laſtly, ſeeing the holy ghoſt hath reckoned Truth among the markes of Gods children, it behoueth vs as we deſire to haue any aſſurance, that we belong vnto the Lord, or ſhall dwell with him in the mountaine of his holineſſe, ſo to loue and embrace the truth, and to deteſt and abhorre falſhood.

And thus haue we ſhewed in generall, that lying is wicked and deteſtable, and that the truth is to bee loued and embraced of all thoſe who would be held citiſens of heauen.

heauen. But here are two questions to be decided of vs. First, Whether it be lawfull for a Christian man at any time to lie. Secondly, Whether he be bound alwayes to professe the truth, and how farre forth.

As touching the former, we are to hold a distinction of lies or vntruths: for an vntruth is either vnproperly so called, or properly: that is vnproperly called an vntruth, which being true in sence, is false onely in shew of words, as figuratiue speeches and fabulous parables: the lawfulnesse whereof is warranted by the vse of speech in the Scriptures: for howsoeuer, if we respect the sound of the words, they seeme to containe some falshood, yet if we regard the sence and meaning of the speaker (as it is fit we should) they expresse the truth, either ἐμφατικώτερον, more significantly, or more profitably. More significantly, as figuratiue speeches; especially such as we call Hyperbolæ, whereof there are some examples in the Scriptures. As when the holy ghost would signifie a very great or innumerable multitude, he vseth to compare it with the sand of the sea. And likewise, *Iohn* the Euangelist, when he would signifie, that Christ our Sauior did work very many or rather innumerable miracles, and other acts worthy to be registred, he sayth, That if euery one of them should be set downe in writing, he supposeth, that the whole world could not contain the books that should be written.

Gen.32.12. 1.Sam.13.5. Psal.78.27. Iohn 21.25.

And as for fabulous parables, they hide not the truth, but more profitably lay it foorth, that it may be more clearely discerned, and more sincerely acknowledged: for the truth is more clearely discerned, when as by a fit similitude (for such these parables are) it is illustrated. And it is more sincerely and vnpartially acknowledged, when the person of whom it is meant, is withdrawne. For better doe men comprehend vnder the person of another, what is to bee thought of themselues: examples hereof, see 2.*Sam.*12.1. *Mat.*21.33.41. *Iudg.*9.7. 2.*King.*14.9.

and 2. *Chron.* 25. 18, 19. A lie or vntruth, so properly called, is such a speech, as in sence and meaning at the least is false. And such an vntruth is deliuered either for no cause at all, as that which is called *merum mendacium*, a meere lie, or else for some purpose. The meere lie is that which is vttered, neither with a desire to hurt, nor purpose to helpe any, but onely in a vanitie and pleasure taken in lying: Which sheweth our notable vanitie and proneneſſe to lying, that many are delighted therewith for it selfe. But this vanitie especially sheweth it selfe in those persons, who in all their speeches almost loue to tell of strange and wonderfull things. And of this kind of lie there can be no question, but that it is vnlawfull.

The lie which is told for some cause, is either to hurt some man, or to pleasure him. That which is told to hurt any body, it is called *mendacium perniciosum*, a pernicious or hurtfull lie: neither can there be any controuersie, but that this is wicked and diuelliſh. The lie which is told to pleasure any, is either *mendacium iocosum*, the merry lie, or, *officiosum*, the lie for aduantage. And of these two sorts is all the controuersie. For there are which thinke these lies either to be no sinnes at all, or else not mortall sinnes, because they seeme to them not to breake that commaundement wherein lies are forbidden. For these lies (say they) are not spoken against our neighbor, but rather for him: namely, either to delight him, as the jeasting lie; or to helpe him, as the officious lie. I answere, that the ninth commaundement, whereof they speake, is generally to be vnderstood: for first, vnder false testimonie we are to vnderstand all false speech concerning our neighbour, and not onely false speech, but also all vaine talke. For the Hebrew word שָׁקֶר signifieth both. As also the other word שָׁוְא, which is vsed in the third commaundement.

Deut. 5. 20. And in the fift of Deuteronomie, where the law is repeated, *Moses* in the ninth commaundement, in stead of שָׁקֶר, putteth שָׁוְא, that wee may vnderstand not onely false

speech

speech to be forbidden, but also that which is vaine. Againe, the word רֵעֵךְ doth signifie not onely against thy neighbour, but also for him. For the preposition ב signifieth both, to wit, both *against*, as *Esay* 59, Our sinnes do testifie בנו, against vs: and also *for*, as *Gen.* 30, My righteousnesse shall answere בי *for me*, or shall testifie in my behalf. In the ninth commaundement therefore is forbidden not onely false speech (as euery lie is) but also vaine speech (as the jeasting lie commonly is;) and not onely that false or vaine speech which is against our neighbour, but also that which is for him, whether it be for his delight, as the jeasting lie, or for his profit, as the officious lie. *Augustine* out of the words of the Apostle, 1. *Cor.* 15. where the Apostle confesseth, That if Christ be not risen againe, then he and other the Apostles should be false witnesses of God: *For* (saith he) *we haue testified of* (or as the word may signifie, *against*) *God, that he hath raised vp Christ, &c.* he gathereth, that that is said to be a false testimonie against any, which is falsely said in his praise. Seeing therefore these two sorts of lies are forbidden in the decalogue, it is euident by the confession of the Schoolemen themselues, that they are not onely sinnes, but also mortall sinnes.

Esay 59.12. Gen. 30.33. *De mendacio ad Consent.*

2. Againe, a lie is euill in generall, and is generally forbidden in the Scriptures. *Apoc.* 21. to all lyers without exception eternall death is denounced. And agreeably to the Scriptures, the sonne of Syrach, μὴ θέλε, saith he, ψεύδους παντὸς ψεῦδος: *Doe not thou make no manner of lie.* The Hebrew word, which signifieth a lie, signifieth iniquitie, that wee might vnderstand euery lie to be a sinne.

Apoc. 21.8. Eccles. 7.13. אָוֶן

3. Euery lie is against nature. For seeing words naturally are the notes of our thoughts, as the Philosopher saith, it is against nature and against dutie, that a man should signifie in words that which he doth not thinke in his heart; or that the will should direct the tongue to vtter that which is contrarie to the illumination of the mind. Whereupon the Philosopher sayth, That euery

De interpr. 1. Ἔστι μὲν οὖν τὰ ἐν τῇ φωνῇ τῶν ἐν τῇ ψυχῇ παθημάτων σύμβολα. *See Thom.* 2. 2. *q.* 110. *Ethic.* 4.

lie is in it owne nature euill and to be auoided.

4. *Auguſtine* reaſoneth thus. The truth teacheth not
1. Iohn 2.21. that we may lie at any time: for *no lie is of the truth.* Therefore it is not true that we may lie at any time.

5. We can doe nothing (ſayth the Apoſtle) againſt
2. Cor. 13.8. the truth, but for the truth, 2. *Cor.* 13, but euery lie is againſt the truth: yea vpon euery lie followeth the loſſe of truth, which to God is moſt deere.

6. Againe (ſayth *Auguſtine*) the law is the truth. *Pſal.* 119. yea God is the truth, therefore that which is againſt truth, is againſt the law, yea and againſt God.

7. And hereunto wee may adde the teſtimonies of
Moral. 18. *cap.* 2. *Auguſtine, No lies are iuſt, for all are ſinnes.*

8. And of *Gregorie*, Euery lie is iniquitie: for ſo much it diſſenteth from equitie, as it diſcordeth from veritie. For whatſoeuer is oppoſed to vertue, is ſinne: euery lie is oppoſed to truth, which is a vertue, therefore euery lie is a ſinne.

9. Euery lie is of the diuell, therefore euill. *Iohn* 8. 44.

10. The conſcience of euery man when he lieth, accuſeth him of ſinne.

But let vs conſider them ſeuerally. And firſt as touching the merry lie, we are to hold a diſtinction, namely, that there is a merry lie, which vnproperly is called a lie, when as in ſhew of words a falſe thing is vttered, but yet by the jeſture or pronuntiation of him that ſo jeaſteth, it may appeare, that ſomething elſe which is true, is ſignified by him: and that ſuch a jeaſt as vnder the ſhew of an vntruth doth hide a truth, may ſometimes be vſed of a Chriſtian man, I dare not denie. But that which properly and in the meaning of the ſpeaker is a lie, may in no ſort be vſed of a Chriſtian. Firſt, becauſe it is not onely falſe,
Mat. 12. 36. but alſo vaine and idle: and if of idle words an account muſt be giuen, how much more of lies? Secondly, the
Hoſ. 7. 3. Prophet *Hoſeas* inueigheth againſt thoſe, who with their lies make princes merry. Now, if princes, to whom being

oppreſſed

oppreſſed with great cares, mirth is moſt needfull, may not be made merry with lies, who then may? Thirdly, a lie may not be vttered to helpe a man, or to deliuer him out of danger, as ſhall ſtraightwaies be ſhewed, much leſſe may it be told to delight him. For as the ſchoolemen truly ſay, *Bonum utile prefertur delectabili*, a profitable good is preferred before a delightfull: nay, the truth it ſelfe is not ſpoken to the end to delight men, as *Auguſtine* ſayth, much leſſe may a lie. Fourthly, *Epaminondas* the heathen man, ſhall riſe in judgement againſt thoſe who make no conſcience of ſpeaking merry lies: for he was ſo ſtrict an obſeruer and louer of the truth, that hee could not abide that a lie ſhould be ſpoken, no not in jeaſt. And to theſe reaſons you may adde thoſe arguments which before were produced to prooue a lie generally to be euill.

De mendac. ad Conſent.

Æmilius prob.

But the chiefe controuerſie is concerning the officious lie; for therein now adayes the policie of worldly men eſpecially conſiſteth. But let vs ſee by what arguments they commend this office forſooth of lying. Firſt, becauſe it is not againſt Chriſtian charitie (ſay they) to help our brother with a lie: yea, but Chriſtian charitie (ſay I) abhorreth lying, and rejoyceth in the truth, and thoſe which are Chriſtians, ſo long as they keepe a good conſcience, they can do nothing againſt the truth, but for the truth.

1. Cor 13.6. 2. Cor. 13.8.

2. Yea, the honeſt friendſhip of Heathen men was contained within the limits of truth. The Philoſopher in his Morals profeſſeth, ὅτι καὶ τῶν φίλων προτιμᾶν τὴν ἀλήθειαν, to be a godly thing to prefer the truth, before his friends. And thoſe which were of the better ſort among them, were wont to profeſſe themſelues friends one to another, μάχρι βωμῶν vnto the altars, to which they vſually came when they were to teſtifie a truth: that it may be a ſhame for Chriſtian men in reſpect of friendſhip, to goe beyond the bonds of truth.

Eth. 1.

3. Chriſtian Charitie requireth not onely that wee

ſhould do good, but alſo that we ſhould do it well and by good means: For this a rule in Diuinity, that *Euill is not to be done, that Good may come thereof.* Thoſe things only which are good and lawfull are to be done of vs, committing the euent to God.

Rom. 3 8.

4. Chriſtian charitie doth not require that for another mans commodity thou ſhouldeſt caſt away thy ſelfe. But *God will deſtroy thoſe which ſpeake lies*: and as the wiſe man ſaith, *The lying mouth deſtroyeth the ſoule.*

Pſal. 5. 6.
Wiſd. 1. 11.

Secondly, they proue this kind of lying to be lawfull, by the examples of the godly. For firſt, ſay they, *Abraham* the father of the faithfull, that he might eſcape danger, ſaid that his wife *Sarah* was his ſiſter. To this obiection *Abraham* himſelfe aunſwereth. *Gen.* 20. 12, In very truth ſhe is my ſiſter, the daughter of my father, though not of my mother, and ſhe alſo is my wife. *Abraham* therfore vttered no vntruth, but onely concealed part of the truth: *He did not ſay* (ſayth *Auguſtine*) *ſhe is not my wife, but he ſayd, ſhe is my ſiſter: he therefore concealed ſome part of the truth, but he deliuered no vntruth: when he concealed that ſhe was his wife, he profeſſed ſhe was his ſiſter.*

Gen. 12. 10, 16. & 20. 2.
Gen 20. 12.

Againe (ſay they) the Midwiues are commended, which that they might preſerue the male-children of the Hebrewes aliue, told an vntruth. But there is no neceſſity that we ſhould graunt that they did lie, for it is very likely that diuerſe of the Hebrew women hauing notice of the kings edict, did not ſend for the Midwiues, but were without their helpe (being ſtrengthned by God, and perhaps holpen by other women) deliuered. But ſuppoſe they had told a lye, yet we muſt diſtinguiſh betwixt their lie and their preſeruation of the infants: For the preſeruation of the children was a worke of mercy, and of the feare of God; but their lye had beene a worke of infirmity and of the feare of men. Neither did they tell a lye (if they lied) to ſaue the infants, but hauing preſerued before the infants, they told a lye for their owne

Exod. 1. 17. 19, 20.

owne safety. So sayth *Gregory*, *Parcendo, conata sunt infantum vitam tegere; mentiendo, suam*: By sparing, they endeuoured to preserue the life of the infants; by lying, their owne. They are therefore commended for sauing the infants, they are not commended for lying, Moral. 18. c. 2.

Thirdly, they obiect the example of *Rahab*, who is commended in the Scriptures, because she receiued the spies, hid and sent them away, and by a lie saued their life. Such examples as are doubtfull, charitie bindeth vs to interpret into the better part: I answere therefore with *Tremellius* and *Iunius*, that there is no necessitie we should interpret her answere as a lie; for it may be, that others had lodged with her being an Inne-keeper, of whom shee made that answere: God so disposing by his prouidence, that she might truly giue notice of some of her guests, which were gone, and might also in faith and charity conceale others. But if shee had lied, yet her lie is not commended, whereinto she fell by infirmitie, (and no maruell if she so fell, being a new conuert from paganisme) but that her worke of faith and loue. Vnto both these examples, *Augustine* answereth thus: Whereas it is written, that God dealt well with the midwiues of the Hebrews, and with *Rahab* the harlot of Iericho, it was not because they lied, but because they were mercifull towards the men of God. Wherefore not their lying was rewarded, but their good will, *Benignitas mentis, non iniquitas mentientis.* Ios. 2. Heb. 11 31. Iam. 2. 25. Contra mendac. ad Consent.

Now, if they shall obiect other examples of the godly, I answere with *Augustine* in the same place, When as examples of lying are produced out of the holy scriptures, either they are no lies, but are so supposed to be, whiles they are not vnderstood (of which sort are some speeches which were prophetically vttered, as that of *Iacob* to *Isaac*, which *Augustine* sayth was a mysterie and not a lie) or if they be lies, they are not to be imitated, because they cannot be just. And secondly, the rule of our cõscience is not to be drawn from the examples of men, but from the com-

maundements of God. They were men, and therefore they might fall, but theſe ſlips of theirs were in their godly life, as blemiſhes in a beautifull face, which wee are to behold as euidences of humane frailtie, that we may be made more warie and circumſpect, and not to imitate them as examples.

In the third place they vrge certain caſes, wherin if we ſhall hold it vnlawfull to lie, they ſay it is a hard doctrine, and which cannot be borne. For firſt (ſay they) ſeeing the moſt men now adaies are readie for euery petty commoditie to lie; it were too great ſimplicity, if not folly, if to compaſſe great matters a man would refuſe to lie: for this were the high way to beggery.

Pro. 23. 23. Mar. 8. 36. But what ſayth *Salomon*? *Buy the truth, but ſell it not.* And our Sauiour Chriſt, *What will it profit a man, if he ſhall gaine the whole world and looſe his owne ſoule?* as the lying tongue caſts away the ſoule. But theſe men are like to prophane *Eſau*, who for a meſſe of pottage ſold his birth-right; ſauing that they for matters of like value and leſſe neceſſity do ſell their inheritance in heauen. Wherefore as *Auguſtine* truly ſaith, No man can euince that it is lawfull at any time to lie, vnleſſe he be able to ſhew, that an euerlaſting good may be obtained by a lye: *But ſo much doth euery one depart from eternity, as he diſcordeth from verity.*

De mencacio ad Conſent.

2. But ſay they, what if our owne or our brothers life being endangered, might be redeemed by a lie, ſhall it not be lawfull in that caſe to lie? I aunſwere with *Auguſtine*, That death which fooliſh men do feare, who feare not to ſinne, killeth the body and not the ſoule: But the lying tongue ſlayeth the ſoule. It is therefore moſt peruerſly ſaid, that the one ought ſpiritually to die, that the other may corporally liue. Seeing therefore by lying, eternall life is loſt, we may not lie to preſerue any mans temporall life; no more than we would thinke it our duty, if by our witchcraft, theft, adultery, we could ſaue a mans life, to play the witches, theeues, or adulterers,

rers, to that end. Nay rather according to that counſell of the wiſe man, We are to ſtriue for the truth vnto death. Eccleſ. 4. 33.

3. But ſuppoſe, ſay they, that if thou wilt lye thou mayſt ſaue thy chaſtitie, if thou wilt not lye thou ſhalt be forced to fornication, or ſome other ſinne which is more grieuous than lying; muſt we not of two euils chuſe the leſſe? This caſe of compenſatiue ſinnes, whereby a more grieuous ſinne is as they ſuppoſe redeemed by a leſſe, doth trouble many. But although of two euils of puniſhment, the leſſe is to be choſen, yet this holdeth not in ſinnes: For if I may not ſinne, that good may come thereof, then may I not commit one ſinne, that another may be auoided. Neither as I ſuppoſe can they alleadge any caſe wherein a man ſhall ſo be concluded betwixt two ſinnes, as that he may not haue an iſſue without committing a new ſinne. What then will you ſay, ought one rather to cõmit whordome than to make a lye? I anſwer firſt with *Auguſtine*, If you aske whether he ought to do; I ſay, he ought to do neither. For if I ſhall ſay he ought to do the one, I ſhould allow that one: when as indeed I diſallow both. But if you aske, whither he ought to auoid, who cannot ſhunne both, but may eſcape the one? I anſwer, he ought to auoid his owne ſinne rather than an others, and rather the leſſe, if it be his owne, than the greater, if it be anothers. For although manſlaughter be a more grieuous ſinne than theft: yet it is worſe to ſteale, than to be killed. Secondly, he that lyeth that he may not be forced to whordome, or ſome other ſinne; to auoid an vncertaine ſin, he runneth into a certaine. Thirdly, neither may they be ſayd to commit ſinne, vpon whom whordome is enforced againſt their will: for they do but receiue wrong, whereas the others which enforce them, do commit the ſin. Neither is whordome which is enforced vpon another againſt their will, in reſpect of the ſufferer, a corruption, but a vexation: For the mind remaining

maining vncorrupt the body is not corrupted. Who therefore seeth not whether a man ought rather to auoid the permission and suffering of another mans sinne, which he cannot hinder; or the doing of his owne.

4. But what if by my lie I may further the saluation of my brother, may I not lye in that case, as for exãple, of an hereticke to make a true Christian, and to reclaime a heathen man from paganisme to Christianitie? Neither may we lie in this case, as *Augustine* proueth at large: for when as the Priscillianists, who were a pernicious sect of heretiks, did so cloke their heresie that they could hardly be discouered; diuerse professors of the truth, fayning themselues to be Priscillianists, denied the true faith, that they might insinuat themselues into the company of the Priscillianists, that so they might be discouered, and reclaimed to the profession of the truth. This fact of theirs *Augustine* condemneth. Neither doubteth he to affirme that the professors of the truth, that they might discouer the heretickes, did lie more perniciously, or at lest more dangerously, than the heretickes did lie in couering their heresie from them. And againe, farre be it from a Christian (saith he) that he should deny and blaspheme Christ, to the end that he might make another man a Christian, *Et percando quarat inueniendum, quem si tale doceat, perdat inuentum, And by casting away himselfe seeke to find another, whom being found he shall also (if he teach him such doctrine) cast away.* For if this once be granted, That it is lawful to lie for thy neighbours good, yea, for his saluation; all faith will be abolished: for thou shalt not bee able to say any thing wherein he may not thinke that thou doest lye for his good. And that it is not lawfull to lie for the saluation of men, hereby it is euident: Becausse we may not lie for Gods cause. *Iob.* 13, For whosoeuer will lye for God, he shall be found guilty of false witnesse against God. And thus it appeareth that we may lye for no cause.

Lib. cont. Mendacium ad Consent.

Iob. 13. 7, 8.
1. Cor. 15. 15.

1. And that we may abide firme and resolute in this truth,

truth, let vs firſt hold this as a firme principle in Diuinity; *We may not do euill that good may come thereof.* For thoſe that ſay we may, their damnation is juſt. But to lye is to doe euill, as hath bene proued, therefore we may not lye that good may come thereof. Yea but (ſay they) actions are to be eſteemed according to their end: Therefore to lye to a good end, is good. That is true in things which be in their owne nature indifferent, but lying is in it owne nature euill and vnjuſt. Rom. 3. 8.

2. We are to conſider that we are not to lye for our owne life or ſafety, otherwiſe *Peter* had not offended when being in feare of his life, he lied, ſaying that he knew not Chriſt: and therefore we are not to lye for the life or ſafety of another.

3. Euery lie is pernicious, if not to the neighbour, yet to the ſpeaker. For euery lie is cõtrary to the vertue of truth, and therfore is a lye; contrary to the law, & therfore ἀνομία, *a ſinne*, or tranſgreſſion of the law: and euery tranſgreſſion of the law maketh vs ſubject to the curſſe of the law. Therefore the lye which in reſpect of the neighbor is officious, in reſpect of the ſpeaker is pernicious. Therefore no lie is lawfull. Gal. 3. 10.

What then will you ſay, is the truth alwayes to be profeſſed?

2. That is the other queſtion: Whereunto I anſwer, That the truth is neuer to be denied, that an vntruth is neuer to be affirmed, and yet notwithſtanding the truth is not alwayes to be profeſſed. For the profeſſion of the truth is ſometimes neceſſary, ſometimes free and in our owne choice, ſometimes vnſeaſonable. Neceſſary, when as the conſideration of Gods glorie, our neighbors good, or our owne duty, requireth it at our hands: As firſt in cauſes ſpirituall, when a man is called to an account of his faith and religion: for then the Chriſtian Apologie and conſtant profeſſion of the faith is neceſſary. 1. *Pet.* 3. 15, Be ready alwayes to giue an anſwer to euery man that asketh 1. Pet. 3. 15.

asketh you a reaſon of the hope that is in you: For as
Rom.10.10. with the heart we beleeue vnto righteouſneſſe, ſo with the mouth we confeſſe vnto ſaluation. He that confeſ-
Mat.10.32,33. ſeth me (ſaith Chriſt) before men, him will I confeſſe alſo before my father which is in heauen. But whoſoeuer ſhall deny me before men, him will I alſo deny before my father which is in heauen.

In cauſes ciuile, as in the place of judgement, when as a man is lawfully called as a witneſſe to teſtifie the truth: For then, as we are forbidden to beare falſe witneſſe, ſo are we commanded to beare witneſſe to the truth.

The profeſsion of the truth is vnſeaſonable, when as there being no neceſſity of vttering it in reſpect either of Gods glory, our neighbors good, or our owne duty, it is joyned with our own or our neighbours danger or harme; for then the truth may, yea muſt be concealed either in whole or in part.

It is free and in our owne choice, when it is neither neceſſary, nor vnſeaſonable: for then we may either profeſſe it or conceale it. And herein as in all other, Chriſts action muſt be our inſtruction: For whē as he was conuented before the Prieſts and Phariſies, whom he perceiued to offend of prepenced malice, he would anſwer nothing to their demands, leſt he ſhould ſeeme to caſt holy things
Mat.7.6. before dogs, or pearles before ſwine, which would not onely trample the truth vnder their feet, but alſo perſe-
Mat.27.11.21, cute the profeſſor thereof. But before *Pontius Pilat* he is
1.Tim.6.13. ſaid to haue witneſſed a good confeſſion: For not onely
Iohn 18.36,37. he confeſſed himſelfe to be the King of the Iewes, but alſo made this profeſſion, For this cauſe am I borne, and for this cauſe came I into the world, that I ſhould beare wit-
Iohn 18.20,21. neſſe vnto the truth, &c. Againe, when the Prieſts queſtioned with him concerning his doctrine, he ſendeth them to his hearers. For it was againſt all equity that he ſhould accuſe himſelfe. But when the high Prieſts adjured him that he ſhould plainely tell whether he was the

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sonne of God or not; then although the profession of the truth were ioyned with manifest danger of his life, notwithstanding, seeing it so neerly concerned the glory of God, the good of his followers, and the conuiction of his aduersaries, he made a notable confession of the truth. Mat.26.63,64.

And that the truth sometimes may be concealed, it may be proued by the authoritie of God himselfe: For when as the Lord appointed *Samuel* to go to Bethlehem to annoint *Dauid* king, *Samuel* desired to be informed how that might safely be done; for if *Saul* should heare thereof, he would be sure to kill him. The Lord therefore teacheth him this godly pollicy: Thou shalt take an heifer with thee, and say, I am come to sacrifice, or as some 1.Sam.16.2. read, to celebrate a feast to the Lord. Whereas therefore *Samuel* was sent to Bethlehem for two causes, he was by the commandement of God to conceale the more principall: which teacheth vs that the simplicity of doues is to be tempered with the wisedome of seruants. The same is proued by the example of *Abraham*, which himselfe Gen.20.12. doth justifie: for whereas *Sara* was not onely his sister (according to the Hebrew phrase) but also his wife; he professed the one, that she was his sister; and concealed the other, that she was his wife: when as therefore the profession of the truth not necessary, is joyned with the damage or danger, either of our selues or others, and so is vnseasonable; howsoeuer, we may neither deny the truth, nor vtter an vntruth: yet we may, or rather must conceale the truth, either wholly or in part. As for example. An innocent man who is persecuted for righteousnesse sake, is sought for by his persecutors that he may be brought to punishment, committeth himselfe to your fidelitie and safe custody: The persecutors come and demaund of you where this partie is: What will you do in this case? If you tell where he is, you betray the innocent: If you knowing where he is, shall say you cannot tell where he is; or shall say he is where you thinke

he

he is not, you ſhall lye. Will you offend in lying againſt your owne ſoule, or in treachery againſt the innocent? Forſooth the circumſtances are to be conſidered. If you plainely ſee that notwithſtanding whatſoeuer you ſhall ſay he cannot be concealed, it is all one in reſpect of the innocent partie, whether you conceale the truth or confeſſe it: For neither by confeſſing the truth ſhall you betray him, nor by concealing it, ſaue him. If it be doubtfull whether by concealing the truth he may be preſerued or not, hide the truth ſo much as thou mayſt, and by telling ſome other truth as *Rahab* did, diuert the fury of the perſecutors another way. But if the partie be ſo hid that vnleſſe thou diſcouer him he cannot be found, and perhaps thou be asked concerning the very place where he is, whether he be there or not: here, if you ſay nothing you betray him, if you ſay I cannot tell, you lye. Therefore as *Auguſtine* ſaith, A man in ſuch a caſe muſt ſay, I know where he is, but I will neuer tell you: for which Chriſtian humanitie whatſoeuer you ſhall conſtantly endure, it is ſo far from being worthy of blame, that it is to be commended. And hereunto belongeth that memorable example recorded by *Auguſtine* in the ſame place, of a certaine Biſhop, *Firmus* by name, but more firme (as he ſaith) in reſolution: For when as meſſengers ſent from a perſecuting emperour, enquired of him concerning a Chriſtian (whom he had hid as ſecretly as he could) where he was: he anſwered them, that neither could he lie, neither would he betray the man: neither could they by any tortures make him to diſcouer the partie. Whereupon they bring him before the emperour, who admiring the conſtancie and courage of the Biſhop, was content for his ſake to pardon the other. Likewiſe in heathen writers the conſtancy of *Zeno* the Philoſopher is highly commended: who rather than he would be forced by any tortures to vtter ſecrets againſt his will, he did bite off his tongue and ſpit it in the tyrants face.

Lib. cont. Mendacium

Plutarch. de garrulitate.

And

And thus much may suffice to haue spoken of the three generall notes: this onely remaineth, that we should apply them to our selues. Wherefore from this proposition of the holy Ghost (*Those that walke vprightly, worke righteousnesse, embrace the truth, are such as shall inherit the kingdome of heauen*: and reciprocally *those that shall inherit the kingdome of heauen are such as walke vprightly, exercise iustice, speake the truth in their hearts,*) let vs consider what euery mans conscience will assume: for if thy conscience shall make this assumption, But I walke vprightly, worke righteousnesse, embrace the truth, though with great imperfection, yet with my true endeuour and vnfained purpose and desire of mine heart; then vpon these premises will follow this happy conclusion, Therefore thou are one of those that shall inherit the kingdome of heauen. But on the other side, if this be the assumption which thy conconscience maketh, Thou playest the hypocrite before God, and dealest deceitfully with men, thou liuest vnjustly, and followest after lies; vpon these premises it will follow necessarily, That thou art not such an one as shall inherit the kingdome of heauen. And therefore as thou wouldest hope to be saued, so repent of these sinnes, and embrace the contrary vertues which are here set downe as the proper notes of Gods children.

But let vs come to the fourth note, which (as also the third whereof euen now I spake) respecteth the tongue, and the same in part may be sayd of the eight.

Now whereas the holy Ghost among the ten notes of Gods children, taketh two or three from the toung, it appeareth that great regard is to be had of the tongue. For howsoeuer many make but light account of their words, which are (they say) but wind; notwithstanding, the holy Ghost affirmeth, that *death and life are in the power of the tongue, and as men loue to vse it, so shall they eate the fruit thereof.* Prou. 18. 21. And Christ our Sauiour after he had said, that men are to giue an account of their idle words, he adjoyneth this

Mat.12.34. this reason, for *by thy words*, saith he, *thou shalt be iustified, and by thy words thou shalt be condemned*. Wherefore let vs learne to gouerne our tongue, otherwise we shall be conuicted by three notes out of this Psalme, that we neither are sound members of the Church militant, nor shall be inheritors of glory in the Church triumphant; but rather shall shew our profession of religion (though otherwise neuer so glorious) to be but vaine. For as *Iames* saith, *If*

Iam.1.26. *any man among you seemeth religious, and refraineth not his tongue, but deceiueth his owne heart; that mans religion is vaine.*

Moreouer betwixt the third note and this fourth, there is great affinitie. For thereby are signified two duties of the tongue which may not be seuered, the contrary affirmatiue being vnderstood vnder this negatiue, namely that the speech of the vpright man concerning his neighbour is full of charitie, whereby he is so farre from defaming him by vncharitable slaunders, as that he sheweth himselfe greatly to tender his good name. For in all our speech concerning our neighbour, these two things are required, That our talke be the speech of verity, and of charitie: For *charity reioyceth in the truth: and truth*

1.Cor.13.6. *must be spoken in charitie*, as the Apostle saith, ἀληθεύοντες ἐν ἀγάπῃ,
Eph.4.15. *speaking the truth in loue*. Neither sufficeth a true speech vnlesse it proceed from charitie, nor a charitable speech vnlesse it be joyned with verity. Truth without charitie is malicious, and charitie without truth is a lyar.

But let vs come to the words themselues; *He that slandereth not with his tongue*. The Hebrew word רָגַל signifieth to play the espie, and by a metaphor, to backbite or slander: For backbiters and whisperers after the maner of espies, go vp and downe dissembling their malice, that they may espie the faults and defects of others, whereof they may make a malitious relation to such as will giue eare to their slaunders. So that backbiting is a malitious defamation of a man behind his backe.

Now that I may speake of this matter according to the

the ſcope of the holy ghoſt in this place, I am to ſhew, firſt, that thoſe which be heires apparant of the kingdom of heauen, neither are nor ſhould be backbiters; and ſecondly, that all ſorts of men beſides them, doe ſlaunder with their tongues. For ſo ſhall it appeare, that this is a proper note of the ſonnes and heires of God, agreeing to them all, and to them alone.

And that the citiſen of heauen doth and ought to abhorre from backbiting, the horrible wickedneſſe of this ſinne doth euince. For firſt *Leuit.*19, where it is ſtraightly forbidden, the tale-bearer is compared to a pedler, Thou ſhalt not walke about with tales and ſlanders, as it were a pedler among thy people; ſo much רכיל ſignifieth. For as the pedler hauing bought his wares of ſome one or more, goeth about from houſe to houſe, that he may ſell the ſame to others: ſo backbiters and tale-bearers gathering together tales and rumours, as it were wares, goe from one to another, that ſuch wares as either themſelues haue inuented, or haue gathered by report, they may vtter in the abſence of their neighbour to his infamie and diſgrace. Likewiſe *Pſal.*50. it is condemned as a notable crime, which God will not ſuffer to goe vnpuniſhed, *Ezec.*22. it is reckoned among the abhominations of Ieruſalem, for which deſtruction is denounced againſt it: and *Rom.*1. among the crimes of the heathen, giuen ouer vnto a reprobat ſence, this is placed, That they were whiſperers and backbiters. Leuit.19.16. Pſal.50.20. Ezec.22.9. Rom.1.29.30.

But the deteſtable abhomination of this ſinne may more clearely appeare, if we conſider either the cauſes from whence it ſpringeth, or the fruits and effects which it bringeth forth. It ariſeth of enuie and hatred: for therfore backbiters ſlaunder others, either becauſe they hate them as their enemies, or enuie them as their betters. In both reſpects, backbiting is numbred among the murthers of the tongue: and for that cauſe, the backbiters tongue (which being inflamed with rancour and enuie, is

worthily ſaid to be ſet on fire from hell) is fitly compared
Iam. 3. to a bow, a ſword, a razour, an aſpe, and other deadly
Ier. 18. 18. things. For thoſe which *ſmite with their tongue*, they *bend their*
Ier. 9. 3. *tongue as it were a bowe of lies*: out of which they *ſhoot bitter*
Pſal. 120. 3. *words as it were arrowes*: wherewith they ſhoot at the vp-
Pſal. 64. 3, 4. right in ſecret, they ſhoot at him ſuddenly and feare not.
Pſal. 64. 3. They whet their tongue like a ſword, and pronounce
Pro. 12. 18. words like a piercing ſword, yea their words are ſwords.
Pſal. 55. 21. Their tongue is like to a ſharpe razour. They haue ſhar-
Pſal. 52. 2. pened their tongues like a ſerpent, *venenum ptyados*, the
Pſal. 140. 3. poyſon of the ſpitting aſpe (which ſendeth his poyſon
Iam. 3. 6. 8. farre off) is vnder their lips. In a word, their tongue is a
fire, a world of wickedneſſe, an vnruly euill, full of deadly
poyſon.

But conſider withall the fruits of backbiting: for the backbiter is not a ſingle manſlayer, but hee killeth three men as it were with one ſtroke. For which cauſe euery falſe witneſſe, and conſequently euery backbiter, who is one of the worſt kinds of falſe witneſſes, is ſaid to be an
Pro. 25. 18. arrow, an hammer, and a ſword: an arrow, in reſpect of him that is abſent, whom he woundeth a farre off, in his good name, in his goods, in his friends, and ſometimes in
Eccleſ. 7. 3. his life. Of his good name he alwayes ſpoyleth his neigh-
Pro. 22. 1. bour, which is more precious than ointments, and more to be deſired than great riches; and therefore doth offer him greater wrong, than if hee had robbed him of his
Sonne of Syrach goods. Wherefore as that wiſe man exhorteth, Bee not
5. 15. counted a tale-bearer, & lie not in wait with thy tongue; for ſhame doth follow a theefe, but euill condemnation is vpon him that is double-tongued. Againe, that which is ſtollen, may be reſtored againe; but the blot of infamie can neuer be wiped away: againſt the biting of the ſycophant (which is backbiting) there is no remedie: theeues alſo may be preuented or ſhunned, but who is able to eſcape or auoid the ſlaunder of the tale-bearer? But the backbiter doth not onely ſpoile his neighbour of

his

his good name, but ſometimes alſo of his goods, as we ſee in the example of *Ziba*, who by ſlaundering his maſter *Mephiboſheth*, obtained his goods. Againe, the backbiter or tale-bearer increaſeth hatred among enemies, & ſoweth diſcord among friends. For as *Salomon* ſayth, Without wood the fire is quenched, and without a talebearer ſtrife ceaſeth. And againe, a froward perſon ſoweth ſtrife, and a tale-bearer maketh diuiſion among princes: and therefore the backbiter doth not onely rob a man of his goods and good name, but ſometimes alſo of his friends. But to bereaue a man of his friends, is a greater wrong than eaſily can be imagined: for a friend oftentimes is nearer and dearer than a brother. Now if they be happy which are peace-makers, then curſed are they that ſow hatred among friends: for this is that ſeuenth thing which the Lord doth eſpecially abhorre. And as the peace-makers are the ſonnes of God, ſo are tale-bearers the children of the diuell, whoſe conditions in ſlaundering and ſowing diſcord, they doe reſemble. Laſtly, the ſlaunderer ſometimes bereaueth his neighbour of his life, and carrieth tales to ſhed bloud: as appeareth in *Doeg*, of whom *Dauid* complaineth, *Pſal.* 52. that his tongue did cut like a ſharpe razour, and that hee loued all words that might deſtroy. For howſoeuer the tale-bearers words doe oftentimes come out with ſighs, as though he pitied the party whom he doth backbite, yet they deſcend into the bowels, and pierce the heart, and therefore the backbiters tongue, as you haue heard, is compared to moſt deadly things.

2. Tohim that receiueth the ſlaunder, the backbiter is an hammer to knocke him on the head, *Eius enim aurem dum inficit animam interficit*: for whiles he infecteth his ear, he deſtroyeth his ſoule, caſting thereinto the ſeeds of ſuſpition, hatred, and contempt, as 1. *Sam.* 22. which afterward bring forth moſt damnable fruits.

3. Laſtly, to himſelfe hee is a ſword, deſtroying his owne ſoule, by committing that ſinne which is moſt odi-

Pro.26.20. Pro.16.28. Pro.18.24. Mat.5.9. Prou.6.19. Ezec.22.9. 1.Sam.22.9.11 Pſal.52.2.4. Pro.26.22. 1.Sam.22.11.

Leuit.19.14. ous vnto God: for he which ſlaundereth his neighbour behind his backe, he committeth the ſame offence with him that raileth on the deafe, and is like to him that ſmiteth his neighbour ſecretly; which whoſoeuer doth, he is accurſed. And therefore no maruell, though this be ſaid to be that ſeuenth ſinne which God doth abhorre; for there is no ſinne which maketh a man ſo like the diuell, as this doth: for from ſlaundering and backbiting he hath his name διάβολος, which is a common name to him with all ſlaunderers. But as the Lord doth greatly deteſt backbiting, ſo doth he grieuouſly puniſh it; and not only them, but alſo the places that harbour them; and not only in this life, but in the life to come: for if raylers ſhall not inherit the kingdome of God, much leſſe ſhall ſlaunderers. And therefore it is euident, that this vice (I ſpeake of the habit or cuſtome of backbiting, for in many things we ſinne all; and he is a very perfect man that neuer offendeth in his tongue) is not incident vnto a citiſen of heauen. This note therefore agreeth to all them that ſhall inherit the kingdome of God. It remaineth therefore, that I ſhould ſhew how it agreeth to them alone: for backbiting is ſo common a vice, that it is naturally in all men: for vnto all doth the Apoſtle apply thoſe teſtimonies, They haue all gone out of the way, there is none that doth good, no not one, their throat is an open ſepulchre, the poyſon of aſpes is vnder their lips. And therefore none are freed from it, but thoſe which are regenerate: neither is this vice ſeene alone in them that are prophane and openly wicked, but alſo in them who would ſeeme to be religious. For thoſe which would ſeeme religious, and yet be not ſo, theſe for the moſt part place the top of their religion, in inueighing againſt the faults of others, that is to ſay, in backbiting: as though other mens want of religion would proue them to be religious. But this cuſtome argueth him that vſeth it, to be an hypocrit and a vile perſon. For as *Iames* ſayth, If any man would ſeeme to be religious, and doth

2 Tim.3.3. Tit.2.3. Pſal.50.20,21. Pſal.52.5. Ezec.22.9. 1.Cor.6.10. Iam.3.2. Rom.3.12,13. Iam.1.26.

not

not refraine his tongue, but deceiueth his owne heart, that mans religion is vaine. And it is truly said of *Hierome*, It is the propertie of vile persons to make others vile: and those which cannot be commended by their own desert, doe seeke to be commended in comparison of others. Wherefore as we desire to be accounted heires of heauen, so let vs learne to keepe our tongues form backbiting; and in tender care of our brothers credit, to couer his offences, especially such as sauour of infirmity, as *Sem* and *Iaphet* once did couer the nakednesse of their father: For as hatred (which often bursteth forth into slaundering and backbiting) raiseth contention, so charitie couereth the multitude of offences. Prou. 10. 12. 1. Pet. 4. 8.

What then, will you say, are the offences of our neighbour so to be buried, as that it is not lawfull for a man to mention them?

As touching the vices of others, this is the duty of euery honest man: First in presence. If a brother be ouertaken with some lesse offence, we are to admonish him in the spirit of meekenesse: if he offend more grieuously, we are to freely to reproue him, and not to suffer sinne to rest vpon him. Wherefore as *Bernard* saith, If thou wilt rebuke an offender, reproue him to his face, and bite him not behind his backe: For open rebuke is better than secret loue. The wounds of a louer (that is to say, euen his sharpest reproues) are faithfull, but the kisses of an enemie are to be prayed against. And *Dauid* to the like purpose, Let the righteous (saith he) smite me, and I will esteeme it a benefit, let him reproue me and it shall be a pretious oyle that shall not breake mine head. Wherefore we are in this behalfe to follow the direction of our Sauiour Christ: *If thy brother offend against thee* (that is, in thy sight, for an offence committed before thee, is a scandale vnto thee) *go and reproue him betweene thee and him alone: If he shall harken vnto thee, thou hast won thy brother: But if he shall not harken vnto thee, take vnto thee one or two, that by the mouth of* Gal. 6. 1. Leu. 19. 17. *De interiori domo cap. 42.* Prou. 27. 5, 6. Psal. 141. 5. Mat. 18. 15, 16, 17.

two or three witneſſes euery word may be eſtabliſhed. And if he will not vouchſafe to heare them, tell it vnto the Church, and if he refuſe to heare the Church alſo, let him be vnto thee as an heathen man and a publican. And this is the courſe which we muſt take with him that is a brother.

But if he be a ſonne of *Belial*, or one that is openly profane, ſuch as the Scriptures calleth a ſcorner, who maketh a ſcoffe of all religion; with ſuch when they offend before vs, we are to take another courſe: For although our hearts ought to be grieued and vexed at the wickednes
2. Pet. 2. 7. 8. of prophane perſons, as *Lots* was among the Sodomits; though we ought to mourne for the ſinnes of our neigh-
Ezec. 9. 4. 6. bours and countrimen, as thoſe who were marked in the forehead, that they might eſcape the common deſtru-
Pſal. 119. 158. ction; though it ought to be an irkeſome thing vnto vs, as it was to *Dauid*, to ſee the tranſgreſſors which keepe not the word of God; finally though with *Dauid* we
Pſal. 119. 136. ought to weepe riuers of waters, becauſe men keepe not Gods law: notwithſtanding, priuat admonition or brotherly reproſe is not to be vſed towards deſperat ſinners,
Mat. 7. 6. or prophane ruffians. For holy things, as our Sauiour Chriſt aduiſeth, are not to be caſt before dogges, neither is precious pearle of brotherly admonition to be thrown before ſwine: for they will not only trample it vnder their feet, but alſo turne vpon thee, to offer thee violence or diſgrace. And to the ſame purpoſe is the aduice of
Prou. 9. 7, 8, 9. *Salomon*. Prou. 9, He that reproueth a ſcorner, purchaſeth to himſelfe ſhame, and he that rebuketh the wicked getteth himſelfe reproch. Rebuke not a ſcorner leſt he hate thee, but rebuke a wiſe man and he will loue thee. Giue admonition to the wiſe, and he will be the wiſer; teach a righteous man and he will increaſe in learning. And ſuch ought to be our behauiour in preſence of him that offendeth.

As for thoſe which be abſent, we are not, behind our
Prou. 10. 18. neighbours backe, to publiſh their ſhame: For he that vttereth

tereth infamie is a foole. The secret faults of our neighbours, especially such as are committed of infirmitie, we are to conceale and couer: For loue couereth the multitude of sinnes. 1.Pet.4.8. Neither are we to vtter the rest, vnlesse we be vrged thereunto by some necessitie, which may concerne either thy neighbour or thy selfe. Thy neighbour I say, either to whom, or of whom thou speakest: and for him of whom thou speakest, it may be necessary that his sinnes, as it were his diseases, which by priuat admonition could not be cured, should be declared vnto a superiour, that hath authoritie or gouernment ouer him, as it were his Physition to cure him. But herein we must be carefull that this delation or acquainting of the superiour with the faults of the inferiour, do follow vpon our priuat admonition, if conueniently it could be vsed, and proceed from our loue towards the partie whose good we therein do seeke. Mat.18.15,16,17. Thus *Ioseph* told the faults of his brethren to *Iacob* their father; Gen.37.2. Thus they of the houshold of *Chloe* notified the vices of the Corinthians to *Paul*. 1.Cor.1.11. Now to the party to whō thou speakest, it may be necessary that he should be premonished of another mās faults, when there is danger that either the injurie thereof will redound to his losse, or the contagion of them will infect him. When the injurie is feared, we may say to our neighbour, Take heed of such a man, for he intendeth such a mischiefe towards you. Thus *Pauls* sisters sonne certified him how certaine Iewes lay in waite for him. Act.23.16. Thus *Iohanan* with other captaines, premonished *Gedaliah* of the slaughter intended against him by *Ismael*. Ier.40.14. When infection is feared (as nothing is more infectious than the company of the wicked) we may say, Take heed you enter not into familiar acquaintance with such a man, for he is giuen to drunkennesse, to whordome, to swearing, &c. or he is in the number of such sinners, with whom familiar acquaintance is not to be entertained. 1.Cor.5.11. 1.Cor.5.11.

For thy selfe it may be necessary to declare another

mans fault, when thou mayſt not conceale it, vnleſſe thou wilt be guiltie of the ſame offence, as in the matter of treaſon, and ſometimes of other crimes. And this is that
Eccleſ. 19. 8. which the ſon of *Syrach* aduiſeth in this behalfe, Declare not other mens maners, neither to friend nor foe. And if the ſinne appertaine not vnto thee, that is, if thou ſhalt not by thy ſilence be enwrapped in the guilt thereof, reueale it not: But if vpon no neceſſitie thou ſhalt vtter the offences of thy neighbour which is abſent, thou playeſt the part of a ſlanderer, yea of the diuell. And howſoeuer this vice of backbiting and ſlandering be a very grieuous fault, as hath bene ſhewed: yet there is no ſinne more common, none more vſuall, none leſſe regarded; ſo common, that it is in euery bodies mouth almoſt, euen of thoſe that would ſeeme religious; ſo vſuall, that there is no feaſt, no meeting, no communication almoſt among mē, which is not full of rumors and ill reports of other men; whiles ſome of hatred defame others, others of enuie detract from them, others of ſelfe-loue deſire themſelues preferred before them. And ſo ordinarie a fault it is among mē, that moſt men when by ill ſpeaking they defame and diſgrace their neighbour, they do not perceiue themſelues to offend. But if we be Gods children, how commeth it to paſſe that we are διάβολοι, that is, *diuels*, and carry the diuell about vs, as a ſlandering and lying ſpirit in our mouthes?

2 *Obiection.* 1. Yea, but ſo long as I ſpeake the truth of my neighbor (ſaith one) I am not to be blamed. *Anſwer.* 1. Yea, but few tale-bearers or backbiters are able to ſay ſo much of themſelues truly, whoſe maner is either to inuent tales of themſelues, or elſe to ſuch reports as they haue heard, to adde of their owne. 2. Howſoeuer in ſhew of words talebearers ſometimes do ſeeme to ſpeake the truth, yet in reſpect of their purpoſe and intent (which is, that their neighbour may ſeeme worſe by their report than indeed he is) they are to be accounted liars and ſlaunderers.

It

It was true which *Doeg* reported to *Saule* concerning *Dauid* and *Abimelech* the prieſt: but becauſe by his narration he would haue *Saule* to gather that *Abimelech* had conſpired with *Dauid* againſt him, he is condemned of falſhood and lying. *Pſal.*52. 3. But ſuppoſe the euill report which thou vttereſt concerning thy brother, be true, yet if it proceed from hatred of his perſon, thou art a backbiter and ſlaunderer: For euen as he is a murtherer that killeth a malefactor without judgement, without calling; ſo he is a ſlaunderer, who vpon no neceſsitie diffameth his brother, though he deſerue ſo to be ſpoken of. 1.Sam.22.9,10 1.Sam.21.6.9. Pſal.52.2,3,4.

2. Yea but I (ſayth another) in reporting the faults of my neighbour, haue regard to his credit: for I tell them to my friend, with this caution, that he ſhall tell no bodie.

Indeed ſo doe backbiters vſe to ſay: I haue a ſecret to tell you, but you muſt keepe it to your ſelfe. But whether ſhould I ſay is greater, your mallice, or your folly? that which you would haue concealed, your ſelfe doe vtter. For if you would haue it concealed indeed, why doe you not truſt your owne tongue rather than another mans? or how can you require that of another, which you cannot obtaine from your ſelfe?

3. Yea, but he is my friend, and he will keepe it ſecret. So hath he friends, and they alſo haue friends, by whom the ill report or ſlaunder may be ſpread farre and neere. Follow therefore the aduice of *Ieſus* the ſonne of Syrach, *Declare not other mens manners, neither to friend nor foe, and if it bee not ſinne to thee, reueale it not. If thou haſt heard a word againſt thy neighbour, let it die with thee, and be ſure it will not burſt thee. A foole trauaileth when he hath heard a thing, as a woman which is about to bring forth a child: as an arrow that ſticketh in ones thigh, ſo is a word in a fooles heart*, that is, it muſt out. Eccleſ.19.8,10, 11.12.

4. Yea, but I doe ſo report my neighbours fault, as that it may appeare I am ſorry for him. Or rather (ſay I) that thou mayeſt appeare to be an hypocrite, ſuch as *Bernard* deſcribeth: *You ſhall ſee them ſometimes* (ſayth he) *to ſend deepe* Serm. in Can. 24

deepe ſighes before a ſlaunder: and ſo with a kind of grauitie, and ſlowneſſe of ſpeech, with a ſad looke, and deiected countenance, and dolefull voice, the ſlaunder is vttered, being ſo much the more credible, as to them that heare it, it ſeemeth to be vttered with an vnwilling heart, and with the affection of him that condoleth, rather than of one that is maliciouſly affected. I am very ſorry for him (ſaith one) becauſe I loue him, but I could neuer reclaime him from this fault: And another, I had (ſaith hee) certaine notice of this matter, but it ſhould neuer haue been blazed abroad for me; but ſeeing the matter is made known by others, I cannot denie the truth, with greeſe I ſpeake it, but ſo it is. And then he addeth: it is great pitty, the man hath good parts, and otherwiſe he is well qualified, but in this matter (to ſay the truth) he cannot be excuſed. This is that which *Salomon* ſayth, *Prou.*18, *The words of a tale-bearer are like the words of them that are wounded* (that is, they be dolefully vttered) *but they goe downe into the bowels of the belly*, that is, they inflict, though hidden, yet deadly and incurable wounds. Pro. 18. 8. & 26. 22.

By this which hath beene ſaid, it appeareth what is the dutie of euery good Chriſtian, namely, to admoniſh or reprooue our brother (if need be) to his face; but behind his backe to ſay nothing of him but good, vnleſſe we be compelled thereto by neceſsitie: and that to this end, either that his neighbour of whom hee ſpeaketh may bee cured from the corruption of the ſinne; or he to whom he ſpeaketh, may be freed either from the injurie or from the contagion of the ſinne; or he who ſpeaketh, may be preſerued from the guilt of the ſinne, which by ſilence hee ſhould incurre. This Chriſtian dutie is duly to be practiſed of vs all who would be accounted the ſons and heirs of God: and with ſo much the greater diligence & care we are to eſchew the foule vice of backbiting and ſlaundering, as it is more common in vſe, and more hard to bee left.

And to this purpoſe there are ſome things to be conſidered of vs, ſome things to be done. Conſider, firſt the grieuouſneſſe of this fault: for euery ſlaunderer is a man-

ſlayer,

slayer, striking his brother in secret, and wounding him as it were behind his backe; yea, as I said before, killing three men with one stroke: he is a serpent which biteth secretly: a diuell, deprauing also such things as are well done. Consider, that by backbiting thou makest thy selfe guiltie of the breach of two commaundements, to wit, the fixt and the ninth. Consider, that in other sinnes men communicat with beasts, but in this, with the diuell himselfe. Consider, that all thy slaunders are registred in the booke of Gods prouidence; and howsoeuer the Lord seemeth for a time not to regard them, yet he will reproue thee, and set them in order before thee. Consider, how much thou wouldest be abashed, if thy neighbour whom thou backbitest, should take thee with the manner, and *tanquam lupus in fabula*, heare thy tale: how much more oughtest thou to be ashamed, seeing God himselfe doth heare thy slaunders? Consider, when thou art about to speake of thy neighbours faults, with what mind thou speakest of them: for if of hatred, of enuie, of selfeloue, if to diffame him, or by disgracing him to grace thy selfe; bid Sathan auaunt, who seeketh to be a lying and slaunderous spirit in thy mouth. Lastly consider, that of idle words an account is to be made, how much more of malicious and slaunderous words?

Psal.50.21.

There are three things also to bee put in practise, that we may auoid this sinne. First, wee must flie curiositie, whereby men vse to prie busily into other mens behauiour, and securely neglect their owne: So doth Plutarch not vnfitly define curiositie, φιλομάθειαί τινα ἀλλοτρίων κακῶν, a desire to be acquainted with other mens euils. For there are many curious persons and busie bodies, who with *Lamia* or the witch in the fable put on their eyes when they goe abroad, but lay them aside when they come home. Such kind of persons *Peter* by an elegant name calleth ἀλλοτριεπισκόπους, superintendents ouer other mens affaires, and as it were bishops ouer other mens dioces. And *Paule* likewise

De curiosit.

Plutarch de curiositate.

1. Pet.4.15.

1 Tim. 5. 13. wiſe fitly deſcribeth ſuch kind of women, *which being idle, learne to goe about from houſe to houſe: yea, not onely idle, but alſo prattlers and buſie bodies, ſpeaking things which are not comely.* We

Heb. 10. 24. are indeed to obſerue one another, to prouoke vnto loue and good works: but we are not like buſie bodies, to pry into the conuerſation of others, that eſpying their wants, we ſhould cenſure them, diſgrace or diffame them. Wee may not be many maſters to cenſure others: For in many

Iam. 3. 4. Rom. 2. 1. things we offend all. *Therefore thou art inexcuſable, ô man, whoſoeuer thou art that iudgeſt: for in that thou iudgeſt another, thou condemneſt thy ſelfe, for thou that iudgeſt, doeſt the ſame things.* And hereunto belongeth the exhortation of our Sauior Chriſt

Mat. 7. 1, 2, &c. *Mat. 7, Iudge not, that you be not iudged. For with what iudgement you iudge, you ſhall be iudged, and with what meaſure you meat, it ſhall be meaſured to you againe. And why ſeeſt thou the mote that is in thy brothers eye, and behold a beame is in thine owne eye? Hypocrit, firſt caſt out the beame out of thine owne eye, and then ſhalt thou ſee clearely to caſt the mote out of thy brothers eye.*

The ſecond thing therefore is, that we ſhould be conuerſant in judging of our ſelues, and ſhould, as *Plutarch* ſayth, turne our curioſitie inward. For as *Bernard* well ſayth, *Woe be to that man who neglecteth to amend his owne life,*

De interiori Domo, cap. 42. *and ceaſeth not to carpe at the life of others. If thou wilt be carping, retort thine owne ſinnes vpon thee: behold not other mens faults, but thine owne. For if thou view thy ſelfe well, thou wouldeſt neuer detract from others. Defile not thy mouth with another mans ſinne, neither backbite him that offendeth, but be ſorry for him. For backbiting*

Tom. 4. homil. 3. ad popul. *is a grieuous ſinne.* *Chryſoſtome* ſayth, The diuell bringeth men into this cuſtome, That enquiring into other mens liues, they ſhould neglect their owne: for he that maketh buſie enquirie into the life of others, hath no leiſure to regard his owne.

Thirdly, wee are to imitate the example of *Dauid.*

Pſal. 39. 1. *Pſal.* 39. 1. *I ſaid* (that is, I fully purpoſed and ſet downe this reſolution with my ſelfe) *I will obſerue my wayes, that I ſinne not with my tongue: I will keepe my mouth as it were with a bridle.*

bridle. For if we let looſe the reins to our vntamed tongue, we ſhall find it to be as *Iames* ſayth, a world of wickednes. Iam.3.6. And becauſe it is a hard thing to tame our tongues, which *Iames* calleth an vnruly euill, we are with the ſame *Dauid* to pray vnto God in this behalfe, *Set a watch, O Lord, before my mouth, and keepe the dore of my lips*. For of our ſelues we are not able to gouerne our tongues, as *Iames* ſayth, *For the whole nature of beaſts, and of birds, and of creeping things, and things of the ſea, is and hath been tamed of the nature of man: But the tongue can no man tame*. And hereunto belongeth that ſtorie of *Pambus* recorded in the tripartite hyſtorie of the Church. For he being vnlettered, went to a learned man to be taught a Pſalme; and when he had heard the firſt verſe of the 39. Pſalme, I ſaid I will obſerue my wayes, that I offend not with my tongue: he deſired his maſter to ſtay there, for that was ſufficient for one leſſon. And ſix moneths after, being reprooued by his teacher, that hee came not in all that while to take out a new leſſon, he anſwered, that as yet he had not learned that one verſe. And being long after demaunded, whether as yet he had learned it, he ſaid, That in 49 yeares he had not ſo learned that leſſon, that he was able to performe it. For as *Iames* ſayth, *If any man ſinne not in word, he is a perfect man, and able to bridle all the body*. And as he is perfect, ſo alſo bleſſed, as that wiſe man ſayth, *Bleſſed is the man who offendeth not with his mouth*. It remaineth therefore, that euery one ſhould apply this note to himſelfe. For as thoſe which find themſelues to be giuen to backbiting and ſlaundering, muſt repent of this ſinne, if euer they hope to reſt in the mountaine of Gods holineſſe; becauſe as yet they bee not ſo qualified, as they are who ſhall inherit the kingdome of God, whoſe propertie it is, not to ſlaunder with their tongue: ſo thoſe who profeſsing religion, haue learned to bridle their tongue, and in tender care of their neighbours good name, doe loue to ſpeake charitably of them, may by this note among others gather aſſurance vnto them-

Pſal.141.3. Iam.3.7,8. *Lib.8.cap.1.* Iam.3.2. Eccleſ.14.1.

themſelues, that they be the children of God.

The fift note is expreſſed in theſe words, *That doth none euill to his neighbour.* Where firſt we are to vnderſtand the meaning of the words. By *neighbour* who is meant, all doe not agree. The vulgar ſort eſteemeth no man their neighbour, who is not *vicinus*, neare them in dwelling. The Scribes and Phariſies accounted no man their neighbor, who was not their friend: for ſo were they wont to ſay, Mat. 5.43. *Thou ſhalt loue thy neighbour, and hate thine enemie.* But Chriſt our Sauiour extendeth the ſignification of neighbour, to Mat. 5.44. our enemies alſo: and *Luke* 10, being demaunded by an Luke 10 37. expounder of the law, Who was his neighbour? he euinceth, That the Samaritane, though hated of the Iews for his countrey ſake, was that Iewes neighbour who had fallen among theeues; and conſequently, that euery Iew was to ſhew himſelfe a neighbour to any Samaritane or ſtranger in the like caſe. And in the law it ſelfe the Lord Exod. 23.4,5. ſo expoundeth himſelfe; for whom, in *Exod.* 23, he calleth Deut. 22.1,2,3. thine enemie, the ſame in *Deut.* 22, where the ſame law is repeated, he calleth thy brother. Now neighbour and brother is vſed in the ſame ſence in the Scripture, as Leuit. 19.17. *Leuit.* 19. 17. Thy neighbour therefore is not onely hee which is nigh vnto thee in place, or neere in friendſhip, but alſo he who is neere vnto thee in nature, as euery man is partaking the ſame humane nature with thee, whether he be friend or foe, thy countryman or ſtranger. For all men are brethren among themſelues, hauing one father, which is God, and one mother, which is the earth. All are neighbours, being neare one vnto another in nature, all Act 17.26. made of one blood, all one fleſh. For euen the pooreſt Eſay 58.7. man that hath not a clout to couer his nakedneſſe, he is thy fleſh, that is, of the ſame fleſh with thee, and therefore art to pittie him, & not to hide thy ſelfe from him. By the word neighbour therfore we vnderſtand any man whatſoeuer, euery man being neere vnto vs in nature, and neerely joyned to vs by the common bond of humanitie.

For

For therefore doth the holy ghoſt vnder the names of neighbour & brother, in the Scriptures ſignifie any other man whatſoeuer, to teach all men ſo to be affected one to another, as it becommeth louing neighbours and brothers.

By *Euill* we are to vnderſtand any harme, injurie, loſſe, or hinderance whatſoeuer, done either to the ſoule of his neighbour, or to his bodie, chaſtitie, goods, or good name: for to the ſoule harme may be done, by ſcandales in life or doctrine, that is to ſay, by euill examples, or erronious opinions: to the bodie, by violence; to the chaſtitie, by fornication and adulterie; to the goods, by theft or robberie; to the good name, by ſlaunders and ill reports. So that in theſe words the holy ghoſt aſsigneth to the citiſen of heauen, ſuch innocencie towards all men, that willingly he will doe no harme to any man, whether friend or foe, whether countryman or ſtranger, whereby either his ſoule may be ſcandalized, his body hurt, his or her chaſtitie violated, his goods impaired, or his good name impeached. And further, vnder this negatiue, the affirmatiue alſo is required in thoſe which are and ſhall bee citiſens of heauen, namely, That they do not only abſtain from euill, but alſo that they bee willing and ready to doe good to their neighbour, that is, not only to their friends and welwillers, but alſo to their enemies. Mat. 5.44.45.

Thus haue we the meaning of the words. Let vs now come to the ſcope and purpoſe of the Pſalmiſt, that is, to ſhew, that this innocencie is a peculiar note to the ſonnes and heires of God, as belonging to them all, and to them alone: for it is the propertie of Gods children to be more readie to ſuffer than to offer wrong. For euen *Socrates*, though a heathen man, could ſay, That it is better ἀδικεῖσθαι, ἢ ἀδικεῖν, *to ſuffer iniurie, than to doe wrong*. For from offering euill to any, they are reſtrained by theſe conſiderations: Firſt as touching any other men whatſoeuer, they call to mind and conſider, that they were created according to 1. Cor. 6, 7.

the

Gen.9.6. the ſame image of God; and conſequently that they cannot be hurt, but that the image of God alſo ſhall be violated. They conſider that they are their brethren, of the ſame nature, of the ſame bloud, of the ſame fleſh, which affinitie maketh euen beaſts of the ſame kind to loue one another: and therefore that he which hurteth or wrongeth another, offendeth againſt humane nature, and violateth humanitie it ſelfe. And therefore are louingly and courteouſly affected towards all men, not willingly doing any thing to others which they would not that others ſhould do to them in the like caſe.

And as concerning thoſe which be of the houſhold of faith (in which number when they thinke of particulars they eſteeme all that profeſſe the ſame faith with them) to them they thinke themſelues tied by a neerer bond of loue: For thoſe they embrace as brothers; not onely in reſpect of creation, but alſo in reſpect of adoption, as brothers not onely in nature, but alſo in Chriſt: them they loue and affect not onely as neighbours who are neere vnto them in nature, but alſo as thoſe who are one
Gal.3.28. with them in Chriſt, as being fellow members of the ſame bodie whereof Chriſt is the head. And therefore they eaſily perceiue that no wrong can bee offered to
Act.9.4. them, which doth not redound to Chriſt himſelfe: for
Mat.25.40,45. what good or euill is done to his members, Chriſt eſteemeth it as done to himſelfe.

Wherefore the children of God are ſo farre from any courſe or cuſtome of doing ill to their neighbours, that on the contrary, their deſire and indeuour is to do good to
Gal.6.10. all men, but eſpecially to thoſe which be of the houſhold of faith. For firſt as touching the ſoules of their brethren,
Act.24.16. their deſire is to liue without offence, and not to hinder the ſaluation of their brethren, either by prouocation,
1.Ioh.2.10. counſell, or example: *For he that loueth his brother abideth in the light, and there is no ſcandale in him.* Nay they deſire to be ſo farre from hindering the ſaluation of others, as that they

they acknowledge it to be their dutie, to further by all good meanes the saluation of their brethren, and to win them to Christ: and to that end obserue one another, to stirre them vp to charitie and good workes. They in- Heb.10.24.
struct the ignorant, reclaime those that erre, admonish those that are backward and exhort them, reproue those 1.Thes.5.14.
that are fallen and restore them, comfort the weake minded go before others in good example, and by all good meanes desire to edifie them. Neither are they hurtfull to them in temporall matters, but labour as much as in them lieth, to preserue the life, the chastitie, the goods, and good name of their neighbour. Neither doe they good onely to them that deserue well at their hands, but also to those that deserue ill, they requite good for euill, & striue 1.Sam. 24.18.
(if it be possible) to ouercome euill with goodnesse. For Rom.12.21.
howsoeuer the wicked deserue ill of them, yet they will not defile their hands with doing ill, but with *Dauid* they 1.Sam.24.14.
will say according *to the ancient prouerbe: Let wickednesse proceed from the wicked, but my hand shall not be vpon thee.* For if we be the true children of God, we will doe as our Sauiour Christ exhorteth, *Mat.5, Loue ow enemies, blesse them that curse* Mat.5.44.45.
vs, do good to them that hate vs, and pray for them which hurt vs and persecute vs, resembling therein the disposition of our *heauenly father, who maketh his sunne to arise on the euill and on the good, and sendeth raine on the iust and vniust.* This is the studie and indeuour of Gods children, howbeit sometimes they faile through infirmitie, contrary to their purpose.

But in the rest who are not Gods children, this innocencie cannot be found: for although all men almost are readie to alleadge, that they neuer did any man hurt, as though it were a very easie thing for a man to containe his hands from euill: yet as *Basill* saith, This is a dutie hard to be performed, and requireth great diligence, neither is it comon to the reprobat, but peculiar to the childrē of God: for as *Iohn* saith, The whole world (that is, the

δυσκατόρθωτον δὲ καὶ πάλαι, καὶ πολλῶν δόμενον ἐπιμελείας.

1.Iohn 5.19. whole company of the wicked) lieth as it were buried *in euill.* And as *Paul* teſtifieth, This is the common corruption of all that are not regenerat by the ſpirit of God, not
Rom.3.10.12. to do good but euill. *Rom.*3, *There is none righteous, no not one: all are gone out of the way, they are become altogether vnprofitable, there is none that doth good, no not one &c.*

And as in reſpect of Gods children, that prouerbe is verified, *Homo homini Deus, Man towards man reſembleth the goodneſſe of God*, ſo in reſpect of the reſt, that other is no leſſe true, *Homo homini lupus, Man is as a wolfe to man*: For that we may deſcend to particulars; If any man receiue an injurie, who either may or dares requite it, he will neuer lightly (vnleſſe he be the child of God) ſuffer it to go vnreuenged. For not to reuenge the leſt injurie that may be, it is with moſt men eſteemed cowardiſe: For that which the children of God thinke to be a glorious thing, namely to paſſe by an offence; that, the reſt account to
Prou.19.11. be ignominious. *The vnderſtanding of a man maketh him long-ſuffering, and it is his glory to paſſe by an offence.* Now the children of God abſtaine from reuenging wrongs (which the reſt will neuer ſuffer to go vnreuenged) for theſe cauſes: Firſt, becauſe they acknowledge Gods ſingular prouidence in all things, and are aſſured that nothing can happen to them which the Lord himſelfe hath not before ordained. And therefore when wicked men do them any wrong, they acknowledge them to be the inſtruments of God, which being euill he vſeth well, to their either chaſtiſement or triall: and therefore they will not with the dogge ſnarle at the ſtaffe, neglecting the ſmiter, but they will looke vp vnto God, and as *Eſay* ſpeaketh, Turne vnto him that ſmiteth them. *Dauid* when he was reuiled
2.Sam. 16.10. by *Shemei*, acknowledged *Shemeis* curſed tongue which was ſet on fire from hell, to haue bene the Lords inſtrument to correct him: when *Ioſephs* brethren feared leſt he would reuenge the injurie which they did vnto him in
Gen.45.5.7,8. ſelling him into Egypt, he acknowledgeth that God by

their

their meanes had sent him thither for the preseruation of the Church.

Secondly, because they are indued with charitie towards all men; and therfore if it be good that the injurie should be dissembled, they are content to couer it and to burie it in the graue of obliuion: For as *hatred stirreth vp strife, so loue couereth the multitude of offences*. But if it be not good either for their neighbour, or for themselues, or for the common wealth, that the injurie should be put vp, then flye they to the magistrat: for he is the minister of God to take vengeance on him that doth euill: or if the magistrat neglect his dutie in this behalfe, then do they commit their cause to God, who hath promised to reuenge it. Prou.10.12. Rom.13.4. Ier.51.36. Luke.18.7.8.

Thirdly, because they know all priuat reuenge to be vnlawfull and condemned in the Scriptures, as *Leuit.19, Thou shalt not auenge, nor retaine a purpose of reuenge against the children of thy people: but shalt loue thy neighbour as thy selfe, I am the Lord*. And Rom.12, *Deerly beloued auenge not your selues, but giue place to the anger*, namely of God: *For it is written, vengeance is mine, I will repay*, saith the Lord. But especially *Math.5*, For when as the Pharisies had wrested that law *Talionis, of requiting like for like* (which the Magistrates were to obserue in punishing the offences of men committed against their neighbor) vnto priuat reuenge, Christ opposeth himselfe against this corruption, *Ye haue heard that it hath bene sayd* (saith he) *an eye for an eye, and a tooth for a tooth. But I say vnto you, resist not euill: but whosoeuer shall smite thee on the right cheeke turne to him the other also*. Which words we are to vnderstād συγκριτικῶς, that is to say, *comparatiuely*, or spoken by way of comparison. For Christ would haue vs to be so farre from desire of reuenge, that he would haue vs readie rather to receiue a second injurie, than to reuenge the former. And hereunto appertaineth that admonition of the Apostle. 1. Thes.5. *See that none recompence euill for euill vnto any man, but euer follow that which is good, both* Leuit.19.18. Rom.12.19. Mat.5.38,39. 1.Thes.5.15.

towards your ſelues, and toward all men.

Pſal.94.1. Fourthly, becauſe they know that the Lord (who is the God of reuenge) hath threatned to auenge thoſe that reuenge themſelues: And well is it ſaid of the ſonne of Ezec.25.12. Eccleſ.28.1. *Syrach*, he that ſeeketh vengeance ſhall find vengeance of the Lord, and he will ſurely keepe his ſinnes. For as Chriſt himſelfe ſaith Mat. 6, *If you do not forgiue men their* Mat 6.15. Mat.18.35. *treſpaſſes, neither will your heauenly father forgiue you your treſpaſſes.*

Now if this be the propertie of Gods children, not to requite euill for euill, we may eaſily conceiue in what number thoſe Caualliers, and fool-hardie fellowes are to be reckoned, all whoſe courage and manhood conſiſteth in offering and reuenging injuries, who alſo vpon euerie occaſion are readie to quarrell and fight. But let theſe men know, Firſt, that all priuat reuenge is vnlawfull, and that if euerie priuat man might be his owne caruer, the magiſtrat ſhould carrie the ſword in vaine: Secondly, that all fighting (vnleſſe it be in lawfull battell) is Rom.13.4° murther in the ſight of God: Thirdly, that he which taketh the ſword, *viz.* not deliuered vnto him by warrant from God, (as it is to the magiſtrat, to the ſouldier in lawfull battell, to the priuat man in caſe of preſent neceſſitie) Mat.26.52. ſhall periſh with the ſword: Fourthly, that it is a moſt fearfull thing, either to kill, or to be killed (as oft it happeneth) in priuat fight: for he that killeth is a murtherer, who ſo polluteth the land with bloud as that it cannot be purged but by his owne bloud. Not to ſpeake of that which euerie man knoweth, that manſlayers haue none inheritance in heauen, but ſhall be excluded out Apoc.22.15. of the heauenly Ieruſalem, and ſhall haue their part in Apoc.21.8. the lake that burneth with fire and brimſtone; which is the ſecond death: in the meane time who is able to vtter what horror of conſcience vſually accompanieth thoſe who are guiltie of murther? Neither is their caſe better who are ſlaine in fighting a priuat quarrell: For if as the

tree

tree falleth, ſo it lieth: how fearfull may we thinke their eſtate to be after death, who in thirſting after another mans bloud do ſhed their owne bloud; and in a deſire to murther another, are murthered themſelues.

Wherfore whē we are ſtirred vp to fighting or reuenge, let vs remember the Apoſtles aduice, *Epheſ.4*, Not to giue place to the diuell: for vndoubtedly they are inſpired with a ſatanicall ſpirit, who breath out reuenge. Wherefore *Dauid* when *Abiſhai* ſtirred him vp to reuenge, *Shemai* anſwered, What haue I to do with you, ye ſonnes of *Zeruiah*, that this day you ſhould be vnto me לשטן, *in ſtead of Satan*. Epheſ.4.27. 2.Sam.19.22.

But to returne to my purpoſe. This is a common thing to all them that are not citiſens of heauen, that ſo oft as either they can or dare, they are readie to requite euill for euill: and verie manie proceed further, who not only do euill to them that haue deſerued ill, but manie times alſo either through hatred, or hope of gaine, doe ill to thoſe who are innocent, neither haue deſerued euill at their hands. Yea manie there are who render euill for good, and ſeeke to harme them of whom they haue receiued good. Seeing then all other men, who be not the ſonnes and heires of God, are ſo accuſtomed to euill doing, it cannot be hoped that they ſhould vſe to practiſe the affirmatiue in doing good: For may we thinke that thoſe who vſe to do euill, not onely to them that deſerue ill, but alſo to the innocent, and thoſe that deſerue well, that they will be readie to do good offices to them that deſerue not, and to requite euill with good? Or is it credible that thoſe who are careleſſe of their owne ſaluation ſhould be carefull for others, to winne them to Chriſt? Nay, the greateſt number are affected as *Cain* was, who being demaunded by the Lord concerning his brother, asked if he were his brothers keeper. Yes verily, we are all appointed keepers of God, to obſerue one another, *To ſtirre vp one another to loue, and to good workes*: for *loue ſeeketh* Heb.10.24. 1.Cor.13.5.

not her owne things, but is alſo carefull for others. And thoſe which be the children of God, are alſo members of one and the ſame bodie, among whom is the communion of Saints. But others are ſo farre from promoting the ſaluation of their brethren, that by all meanes they ſeeke to hinder the ſame, whiles either by prouocation, counſell, or example they bring them into ſinne; which is the cut-throat of the ſoule, & ſo become murtherers not of mens bodies, but (which is more grieuous) of mens ſoules. Wherefore ſeeing this Innocencie agreeth to all the ſons and heires of God, and onely to them, it is of good right reckoned among their proper notes, not onely in this
Pſal.24.4. place, but elſewhere alſo in the ſcriptures, as Pſ.24, Where to the like queſtion, Who ſhal aſcend into the mountaine of the Lord, &c. the like anſwer is ſhaped, He that hath Innocent hands, and a pure heart, &c. And as the Pſalmiſt in this place affirmeth, that he which doth none euill to his neighbour ſhall neuer be remoued, but ſhall reſt in
Eſay.56.2. the holy mountaine of God; ſo the Prophet *Eſay* pronounceth that man bleſſed, who keepeth his hand from doing any euill.

It remaineth therefore that euerie one ſhould apply this note to himſelfe: for howſoeuer all men almoſt will affirme that they neuer did harme to their neighbor, yet it is to be feared leſt this Innocencie can be found but in a few, eſpecially of thoſe who would ſeeme more wiſe and politicke than others: for ſuch is the generall wickedneſſe of theſe times, that none but fooles are counted Innocent. And therefore thoſe which would be citizens
1.Cor.3.18. of heauen, they muſt be content to be eſteemed fooles in the world, that they may be wiſe to God.

Now followeth the ſixt note, in theſe words, *And receiueth not an euill report againſt his neighbour*. The word חרפה ſignifieth an opprobrious ſpeech, or as the *Septuagint* tranſlate, ὀνειδισμὸν, a reuiling and ſlanderous ſpeech, a ſiniſter or euill report tending to the infamy of our neighbour.

bour. The verbe נשא, admitteth diuerſe ſignifications. The firſt and principall is, to take vp: and ſo a ſlaunder may be taken vp either in the mind, to thinke, or deuiſe it, or in the tongue to vtter it, or in the eare to harken or to giue eare to it: all which Gods children are to auoid: For as touching the firſt, howſoeuer many men thinke their wicked thoughts to be free, yet notwithſtanding the Scriptures teach vs that they are repugnant to charitie; for as the Apoſtle ſaith, *Charitie thinketh none euell*: that they are *ſinnes*, for *the wicked thought of a foole is ſinne*: that they are not onely forbidden; for ſo the Prophet *Zacharie* ſaith, *Let none of you imagine euill in your heart againſt his neighbour*; but alſo puniſhed, for the holy Ghoſt doth note that the Lord deſtroyed the world by the vniuerſall deluge, *Becauſe the thoughts of mens hearts were continually euill*: that *they are an abhomination to the Lord*: and conſequently that we are to bewaile them, and craue pardon for them, and alſo to repent vs of them, *Let the vnrighteous*, ſaith the Prophet, *forſake his owne imaginations, and returne vnto the Lord*: For therefore is repentance called μετάνοια, becauſe it is a changing of the mind. And to conclude, thoſe that will walke vprightly before God, they muſt labor to approue not onely their outward behauiour, but alſo the ſecret thoughts of their minds, and affections of their harts, to him that trieth and ſearcheth the harts and reynes of men, & eſpecially looketh to the hart. Neither are the children of God to take vp in their mouthes, that is, to vtter (which is a ſecond ſignification of the verbe *naſa*) ſlanderous reports: for the *tongue of the godly wiſe is healthfull*, being readie to heale the good name of his neighbour, and not to wound it; whether before his face, by railing, ſcorning, curſing; or behind his backe, by whiſpering and ſlandering. And thus ſome do read this place (*and vttereth not a reproch*,) which tranſlation ſeemeth not to be ſo fit: becauſe we may not thinke that the Prophet in ſuch breuitie of ſpeech, would reckon one and the

1.Cor.13.5.
Prou.24.9.
Zach.8.17.
Gen.6.5. & 8.21.
Prou.15.26.
Act.8.22.
Eſay.55.7.
Prou.12.18.

ſame note twice; for according to this reading, the fourth note ſhould differ litle or nothing at all from this. Neither are the children of God to take vp ill reports with their eares, or to giue eare vnto them, or to receiue them; for that is a third ſignification of the word which the Chaldey paraphraſe, and the Greeke and Latine tranſlations do embrace, *viz.* to receiue: for ſo the *Septuagints* (to omit the reſt) do read καὶ ὀνειδισμὸν οὐκ ἔλαβεν ἐπὶ τοὺς ἐγγίζοντας αὐτῷ, and receiueth not an ill report againſt his neighbours. To theſe we may add a fourth ſignification of the verbe, which is to beare or endure: according vnto which, the meaning of the Prophet may be this, that the child of God cannot brooke a ſlanderer, neither can he endure to heare his neighbour defamed. By neighbour (as was ſaid before) we are to vnderſtand, not onely thoſe who are neere vnto vs in place (which moſt commonly are called neighbours) or in friendſhip, but thoſe who are neere vnto vs in nature (as all men are) whether they be remoued from vs, either in place, as forreiners and ſtrangers; or in affection, as foes. The meaning therefore of the words is this, that he who ſhall inherit the kingdome of heauen, ſhall be ſo farre himſelfe from backbiting his neighbour, or ſlandering him, as that willingly he heareth not the ſlanderous reports of talebearers, neither can he endure that the good name of his neighbour (which is ſo deere vnto him) ſhould be violated.

For ſurely the good man, to whom the glorie of God is deere, and who alſo tendereth either the fame or ſaluation of his neighbour, he taketh no delight in hearing the faults of his brethren. For by offences Gods glorie is obſcured, the ſaluation of our brethren hazarded, their good name impeached, and the judgements of God prouoked. Whoſoeuer therefore taketh pleaſure in hearing of the offences of others, he alſo delighteth to heare thoſe things whereby God is diſhonored, our brothers ſaluation hindered, their good name impaired, and the judge-

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ments of God procured: which is ſcarcely incident to a godly man, whoſe propertie it is rather to mourne for the diſhonour offered to God, and to be ſorie for the infamie of his brother, and to pitie his miſerable condition, in that by his ſin he hath expoſed himſelfe to the iudgements of God, both in this world and alſo in the world to come.

As for the reſt, who being of this world belong not to the heauenly Ieruſalem, foraſmuch as they are full of enuie and ſelfe-loue, they thinke the commendation of others to be to their diſparragement, and eſteeme the diſpraiſe of others as a praiſe to themſelues, and therefore take pleaſure to heare the vices and offences of others, their eares being like to cupping-glaſſes, readie to receiue the worſt things. And this is ſo common a vice, though few obſerue it in themſelues, that ſcarcely there is any meeting or conference of men, wherein the vices of others are not both maliciouſly related, but willingly heard, and ſo heard, that they may be reported againe to others. Whereby it appeareth, that this charitable diſpoſition whereby a man ſo tendereth the credit and good name of his neighbour, as that neither himſelfe will defame him, nor willingly heare the ſlaunderous reports of others, is particular to the children of God, and heires of eternall life; and therefore not vnworthily reckoned among the notes which are proper to them.

Here therefore we are taught, if we would be accounted citiſens of heauen, ſo to tender the good name of our brethren, as that we will not willingly heare the ſlanders of talebearers and backbiters. And foraſmuch as this dutie is of ſo great moment and importance, as that the holy Ghoſt reckoneth it as one of the ten markes of Gods children, let vs briefly conſider and weigh the arguments whereby we may be ſtirred vp to the practiſe thereof.

Conſider therefore both the diſcommodities which

follow

follow vpon the receiuing of ill reports, & alſo the commodities which accompanie the repelling or rejecting of ſlaunders. For if thou haſt thine eares open to talebearers and ſlaunderers, thou becommeſt acceſſarie to their ſinne, and guiltie of the ſame offence with them. Now a ſlaunderer, as I haue ſhewed heretofore, is a manſlayer, killing three men as it were with one ſtroke, a ſerpent biting in ſecret, a diuell. To this foule offence hee maketh himſelfe acceſſarie, who willingly receiueth tale-bearers, and hearkeneth to their ſlaunders. For if there were not a receiuer of tales, there would not be a tale-bearer. For as in the crime of theft, he is acceſſarie, which receiueth wittingly ſtollen goods: ſo in this crime of backbiting, he is acceſſarie, who willingly receiueth the whiſperers reports: yea, is more guiltie of his neighbours infamie, than the other is of fellonie. A theefe by himſelfe may ſteale, and without a receiuer may rob his neighbor of his goods: but a tale-bearer or ſlaunderer cannot rob a man of his good name, nor yet impaire his credit, vnleſſe there be another to heare and to admit his ſlaunders: well may he ſhew his owne mallice, but him that is abſent, he cannot hurt. Wherfore *Bernard* doubteth not to affirme, That tale-bearers and tale-hearers are guiltie alike. And againe, Whether is more damnable (ſayth he) to be a teller or a receiuer of tales and ill reports, it is hard to ſay: For as the tale-bearer hath the diuell in his tongue, ſo the tale-hearer hath the diuell in his eare.

Si deeſt auditor, deeſt & detractor. Bernard.

De interiori domo.

De conſiderat. lib. 2. in fine.

But if you would vſe to ſtop your eares againſt tale-bearers, and giue them the repulſe, either by a frowning countenance, or ſome ſharpe reproofe, theſe commodities would follow thereupon: firſt, you ſhould preſerue the good name of your neighbour, which is perhaps as deare vnto him, as his life: ſecondly, you ſhould keepe your ſelfe cleare from the guilt of this ſinne. For as I ſaid before, the backbiter whiles he infecteth the eare, he deſtroieth the ſoule, caſting therein the ſeeds of ſuſpition, hatred,

Dum aurem inficit, animam interficit. Bern.

tred, contempt. Thirdly, if you shall so tender the credit of your neighbour, though no friend to thee, as that you cannot with patient eares heare his good name impeached; hereby you may gather, that you are the child of God, for as much as this note of the sonne and heire of God agreeth vnto you. Lastly, you shall cure the slanderer himselfe of this noysome disease: for *reproofe is the cure of such*. For as *Chrysostome* sayth, If tale-bearers shall perceiue, that wee mislike them more than the parties whom they seeke to diffame, they will cease from this euill custome, and amend their fault; and commend vs, who haue reclaimed them from that sinne, as those who haue saued them.

τῶν τοιούτων ἐπανόρθωσις.

Hom. 3. ad popul. com.

Iam. 5. 20.

Wherefore beloued, let vs learne to carry our selues wisely towards tale-bearers, that we do not communicat with their sinnes, but rather reprooue them. Let vs either by countenance, or speech, or turning away, make it apparant to the tale-bearer, that we mislike his course. Let vs shut our eares to Sycophants, & turne them away with a frowning countenance. For euen as the North wind driueth away the raine (and is therefore called ἀφετικὸς, as it were the clearer of the skie;) so (sayth *Salomon*) doth an angry countenance the slandering tongue. A man ought not therefore to smile vpon the tale-bearer, but to giue him an angry looke: for if with a pleasant countenance you shall giue eare to the tale-bearer, you shall encourage him to slaunder: but if you shall heare him with some shew of mislike, he will learne (as one sayth) not willingly to speake that, which he shall perceiue is not willingly heard.

Eph. 5. 11.

Pro. 25. 23.

Hieronym.

But we are not onely by countenance, but also (if need be) by speech to put the tale-bearer to silence. If therfore it shall happen (as oft it happeneth) that a tale-bearer speaketh euill of a man for that which is good, you may shape him this answere: This is a matter for which you ought to commend him; whereas therefore you maliciously

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ously peruert that which is well done or said, you play therein the part of the diuell, and make your selfe subiect to the fearefull curse of God, *Esay. 5. Woe vnto them that speake euill of good.* If hee speake euill for a matter that is doubtfull, you may reply to this effect; Herein you ought Christianly to interpret his doing or saying: Charitie is not suspitious, neither will suffer vs easily to beleeue that which is euill concerning our neighbour, but alwaies expoundeth doubtfull things in the better part: But if it were euill as you say, yet what should either he be the better to be backbited, or you for backbiting, or I for giuing eare to your words? If for an euill thing, but such as is secret: admonish him to keepe it to himselfe, and priuatly to deale with the partie by way of admonition or reproofe: tell him, that the secret faults of our brethren are not to be diuulged: and that charity couereth the multitude of offences. If for a manifest offence, and yet but a small fault: tell him, that it is a slip of humane infirmitie, and that in many things we offend all, and happie is the man that faileth onely in small things. If for some great offence, say, What will it profit me to heare that another man is wicked? if he hath any vertues, I pray you tell them me, but his vices declare to himselfe; if he be such an one as you speake of, he is to be pitied rather than scorned, and we are to behold him as a glasse of our weakenesse: Wherefore let him who thinkes that he standeth, take heed least he fall: We are subiect to the like faults, and it is to be ascribed to the grace of God, if wee doe stand. If he be his enemie whom he backbiteth, tell him, That ill will neuer speakes well, and that a malicious report proceeding from hatred, deserueth no credit: For whom men do hate, of them they doe thinke ill & speake ill: for them they behold through their owne affection of hatred, as it were a coloured glasse, which maketh them and all that they do, to seeme euill and odious vnto them. If he be his friend, tell him, that he dealeth vncharitably

Esay 5.20.

1. Cor. 13. 5.

to

to ſpeake ill of that party who hath deſerued wel of him. If he alledge, that he ſayth nothing but the truth, tel him, that we muſt ſpeake the truth in loue: and therefore it is not ſufficient, that our ſpeech be true, vnleſſe it be charitable. If you plainely perceiue his ſpeech to be falſe, defend the innocencie of him that is abſent, as *Ionathan* did the innocencie of *Dauid*, againſt his owne father. If you may be ſo bold with him, bid Sathan auaunt, tell him, that he which falſely ſlandereth, is a diuell, and a manſlayer, who with one blow (as it were) ſeeketh to deſtroy three, &c. howſoeuer it is, let it appeare, that thou art not well pleaſed with tale-bearers, that thine eares doe long to heare not the diſpraiſe but the commendation of thy neighbour: if he haue any to commend, that thy eares are open to his diſcourſe of vertue: but if either he muſt needs be ſpeaking, or thou hearing of faults, turne your curioſitie towards your owne offences. For how can you be excuſed, if neglecting your own faults, you buſily pry into the vices of others. Eph.4.15. 1.Sam.20.32.

But howſoeuer, all men are to auoid ſycophants and tale-bearers, yet magiſtrats eſpecially are to take heed of them, and ſuch as be in authoritie: for by how much the greater their authoritie is, ſo much the more pernicious it will prooue, if they giue eare to ſycophants and ſlanderers. *Putiphar* hauing giuen credit to the falſe accuſation of his wife, caſt innocent *Ioſeph* into priſon: *Saule* hauing hearkened to their words, who ſaid, Behold *Dauid* ſeeketh euill againſt thee: perſecuted *Dauid*. And likewiſe he beleeuing the malicious report of the ſycophant *Doeg*, put to death all the prieſts of the Lord which were at Nob. *Dauid* himſelfe giuing too haſtie credit to the calumniation of the pickthanke *Siba*, diſinherited *Mephiboſheth*. *Aha-ſueroſh* hauing giuen eare to the diuelliſh ſuggeſtion of wicked *Haman*, ſent foorth an edict to deſtroy the whole nation of the Iewes. Wherefore it behoueth princes eſpecially, not onely in countenance or words, but alſo 1.Sam.24.10. 1.Sam.22.17. 2.Sam.16.4. Eſther 3.10.

with

with the ſword, or other reall puniſhments to repreſſe the tale-bearer and the ſycophant. For as one well ſayth, *Princeps qui delatores non caſtigat, irritat*, A prince that doth not correct ſlaunderers, hee doth prouoke them. And therefore notable is that profeſsion of *Dauid*, and worthie of all Chriſtian princes to be imitated, *Him that priuily ſlandereth his neighbour, will I deſtroy*.

Suetonius.

Pſal. 101. 5.

By this which hath beene ſaid, it is manifeſt, that wee are not to giue eare to ſlaunderers: notwithſtanding, for better euidence I will adde, that to hearken willingly to tale-bearers, is a thing vnlawfull, hurtfull, and ſhamefull: vnlawfull, becauſe God hath forbidden it, *Exo.* 23. 1, Thou ſhalt not receiue a falſe report. Yea a heathen man could ſay, That it is no honeſt thing either for men to deliuer ſlaunderous reports one to another, or for the hearers to receiue them. And how hurtfull it is, there is euidence ſufficient in our mother *Eue*, who becauſe ſhe gaue eare to the father of all liers and ſlaunderers, the diuell, ouerthrew as much as in her was, both her ſelfe and her whole poſteritie. It is alſo a thing of ill report, becauſe it is a ſigne of a wicked man. For as *Salomon* ſayth, *The wicked giueth heed to falſe lips, and a liar hearkeneth to the naughtie tongue.* Whereas contrariwiſe, the deteſtation of ſlaunders and falſe reports, is a good ſigne of the child of God, as the Prophet here ſheweth.

Exod. 23. 1.

Thuci. διαβολὴν ἐ σύφερον ἔτε λέγειν τινὰς εἰς ἀλλήλους, ἔτε τὰς ἀκοὰς δεκτέον.

Pro. 17. 4.

But ſome man will ſay, Is it neuer lawfull for a man to heare another report the faults of his neighbour, being abſent? I anſwere, that it is lawfull, when either it is profitable for him that is abſent, or expedient for thee which heareſt, or neceſſarie for him that ſpeaketh. It is profitable for the partie abſent, when his faults are intimated vnto thee, hauing authoritie ouer him, that he may be reclaimed. It is expedient for thee, when by the fault of him that is abſent, there is danger to thee either of injurie or infection: For he that is forewarned in ſuch a caſe, is forearmed. Neceſſarie for him which ſpeaketh, when ſilence would

would make him acceſſarie to the offence concealed. Otherwiſe of them that are abſent, nothing is willingly either to be ſpoken or heard, but that which is good.

And thus haue we had in this verſe three notes of the citiſen of heauen, which are ſo many branches of charitie, to wit, a charitable tongue, a charitable hand, and a charitable eare. All which euery one is bound to apply to himſelfe, &c.

Now followeth the ſeuenth note, *verſ.4. In whoſe eyes a vile perſon is contemned, but he honoureth thoſe that feare the Lord.* *Pagnin* and others read thus, *Who deſpiſeth himſelfe in his owne eyes, and abaſeth himſelfe.* And true indeed it is, that the children of God, howſoeuer they endeuour to lead an inoffenſiue courſe of life, notwithſtanding they thinke very meanely of themſelues: for the more holy euery man is, the greater ſence he hath of his owne corruption; and the more perfect he is, the more he feeleth and acknowledgeth his owne imperfection. But albeit this aſſertion be true, yet this expoſition doth not fit this place. For the Prophet maketh a plaine oppoſition or Antitheſis betweene the contrarie diſpoſitions of Gods children, towards men of contrarie diſpoſition: namely, that they reuerence thoſe who feare God, and contemne thoſe that deſpiſe the Lord. And ſo the words ſound, *Contemned in his ſight* is *the reprobate*. So alſo the Chaldee paraphraſt expoundeth, *The vile perſon is deſpiſed before him.* And *Hierome, The wicked man is deſpiſed in his eyes.* The Septuagінta, whom the vulgar Latine tranſlation followeth, ἐξουθενημένος ἐνώπιον αὐτοῦ πορευόμενος, The wicked is ſet at nought in his ſight. And likewiſe *R. Shalomoh*, as *Bucer* reporteth, vnderſtandeth the words thus, That thoſe who are for their wickedneſſe truly contemptible, are deſpiſed of the citiſens of heauen. Neither doth the participle נִבְזֶה ſignifie him that deſpiſeth himſelfe, but ſimply, *deſpiſed*, as may appeare by other places of Scripture. Neither is the conjunction copulatiue in the Hebrew text.

Aben Ezra D. Kimhi.

Eſay 53.3. Ierem. 22.28. Mala. 1.7. & 2.9 Dan. 11.21.

This

This note therefore containeth an oppoſition or Antitheſis of the contrarie diſpoſition in the child of God, towards men that are contrarie betwixt themſelues. And therby it is ſignified, that he without partialitie or reſpect of perſons is ſo affected towards men, as he judgeth them to be affected towards God, to wit, that he contemneth thoſe that contemne God, though they ſeeme honourable in the world: and contrariwiſe, that hee honoureth thoſe that honour God, although they be contemned in the world. For the children of God labour (as their dutie is) to conforme their judgements to the judgement of their heauenly father: and therefore they honour thoſe whom God would haue honoured, and deſpiſe thoſe whom God would haue deſpiſed. But God would haue thoſe honoured that honour him, and thoſe that deſpiſe him, hee would haue deſpiſed, as himſelfe profeſſeth

1. Sam. 2. 30. *1. Sam. 2, Thoſe that honour me, ſhall be honoured: but thoſe that contemne me, ſhall be contemned.*

Now of this oppoſition there are two parts, which being ſuch as are not to be ſeuered, doe therefore belong to one and the ſame note. For whoſoeuer doth truly and without reſpect of perſons deſpiſe the wicked, becauſe of their wickedneſſe, the ſame will alſo honour the godly for their godlineſſe, and contrariwiſe. But as theſe two branches are to be joyned together; ſo alſo they are generally to be vnderſtood: Otherwiſe they doe not ſeeme to be perpetuall notes of Gods children. For this is not a ſufficient note of a good man, that hee contemneth the wicked, vnleſſe alſo he reuerence the godly. For whom a man hateth, them commonly he thinketh to be wicked. And therefore if the contempt of the wicked were a ſufficient note of a godly man, then all that be haters of their brethren, would challenge this title of godlineſſe to themſelues. But the godly man doth not only deſpiſe the wicked, but alſo he honoureth the godly. Neither doth he ſet at naught this or that wicked man, onely from whom

whom perhaps he hath receiued some wrong, or whose outward estate is contemptible in the world: neither doth he honour only this or that godly man, from whom perhaps he hath receiued some good turne, or whose outward estate is honourable in the world; but generally he hateth and contemneth all those that be wicked for their wickednesse sake; and contrariwise he loueth and reuerenceth all those that be godly for their godlinesse sake: for either affection, if it be sincere, must be generall, and without respect of persons.

But howsoeuer these two branches are not in vse and practise to be seuered, yet are we to entreat of them seuerally. And first of the former part: *In whose eyes a reprobate or wicked person is contemned.* The Participle נִבְזֶה signifieth reprobated, ἀποδεδοκιμασμένον, as *Ierem. 6, Reprobat siluer are they called, for the Lord hath reprobated them:* the Chaldee paraphrase expoundeth it *vile*; the Septuagints respecting the meaning rather than the word it selfe, πονηρευόμενον, that is, wicked, or one that liueth wickedly. For thereby they giue vs to vnderstand, who they are that are to bee held for vile and reprobat persons, namely, the wicked: but not euery one that sinneth, is to be held for a wicked or vile person; but in whom sinne reigneth, who committeth sinne with greedinesse, who is to euery good worke reprobat, and giuen ouer to a reprobat sence: such kind of men, though neuer so mighty or wealthy in the world, are notwithstanding vile persons and contemptible. In which sence, *Antiochus Epiphanes, Dan.* 11, though the sonne of a mightie king, who for his greatnesse was called *Antiochus* the great, is called *a vile person:* for sinne maketh men vile; and so they seeme *in the eyes* of the godly. By eyes he meaneth the eies of the mind, the judices and discouerers whereof are the eyes of the body: for in whose judgement or estimation another man is contemptible, his contempt will shew it selfe in the eyes.

Ierem. 6. 30.

ἀδόκιμον. Tit. 1. 16. Rom. 1. 28.

Dan. 11. 21.

Now that this contempt of the wicked is a note of

Gods children, it may appeare, becauſe it agreeth to them all, and to them alone: to them all, becauſe the Lord hath placed betwixt the godly and the wicked, betwixt the ſeed of the woman and the ſeed of the ſerpent, perpetual emnitie: inſomuch that *a wicked man is abhomination to the iuſt, and he that is vpright in his way, is abhomination to the wicked,* as *Salomon* ſayth: For they are citiſens of contrarie kingdomes, the one of the kingdome of light, the other of the kingdome of darkneſſe: they are ſouldiours warring in contrarie campes, the one in the campes of *Michael*, the other in the campes of the old dragon: they are ſonnes of contrarie parents, the one the children of God, the other the children of the diuell. As therefore there is oppoſition betwixt light and darkeneſſe, betwixt *Michael* and the dragon, betwixt God and Sathan, ſo alſo betwixt the godly and the wicked. Secondly, for as much as the wicked hating and deſpiſing God, are hated and deſpiſed of him; therefore the godly (who are the children of God) are in like ſort affected towards them: *Doe not I hate them O Lord* (ſayth *Dauid*) *that hate thee, and am not I vexed with thoſe that riſe vp againſt thee? yea I hate them with the perfection of hatred, and eſteeme them as mine enemies*. Such was the affection of *Mardocheus* towards wicked *Haman*, &c. And thirdly, ſeeing it had been better for the wicked that they neuer had been borne, as our Sauiour ſayth concerning *Iudas*: and ſeeing alſo, when they are to depart out of this life, they would be glad to be returned to nothing, and at the day of judgement ſhall wiſh, that the mountaines would fall vpon them, that they might be hid from the lambe, and conſequently in reſpect of their ſinnes are as vile as nothing, and as light as vanitie; therefore *vt homines nihili*, as men of no account ἐξουθενημένοι, *they are ſet at nought* by the children of God, as the Septuaginta and the Latine interpreter tranſlate this place. But as this generall contempt of the wicked agreeth to all Gods children, ſo alſo to them alone. For the *world doth loue his own*, and thoſe that

Gen. 3. 15.
Prou. 29. 27.
Pſa. 139. 21, 22
Eſt. 3.
Mat. 26, 24.
Luke 23. 30.
Apoc 6. 16.
Iohn 15. 19.

that are of the world do loue worldlings: and howsoeuer sometimes they are at variance among themselues, yet will they readily combine themselues against the godly, as *Herod* and *Pilat* against Christ. Luke 23. 12.

Hereby therefore it appeareth that the generall contempt of the wicked is a note of the citizen of heauen. But you will say; what if wicked men bee magistrats or gouernours, are we not to honour them? Surely as they be wicked men who haue altogether defaced the image of God, according to which they were created in holines and righteousnesse, they are to be contemned: but as they are magistrats, bearing before vs the image of Gods power and authoritie; honor and obedience is due vnto them in the Lord: for we are to obey euill magistrats, though not vnto euill. If therefore we would be esteemed the sonnes and heires of God, the wicked are to be vile in our sight. And if we are to contemne and despise the wicked, then their company is to be auoided, and no familiar acquaintaince or friendship is to be entertained with them: for such is the hatred and contempt which the children of God haue conceiued against the wicked, that they can scarcely looke on them with patience. *Elisha* protesteth, that had it not bene for *Iehosaphat*, he would not so much as haue looked vpon *Ichoram* the sonne of *Achab*, though a king: For as the holy Ghost here saith, In the eyes of the godly the wicked are contemned. Wherefore as when a man seeth a serpent or snake, his heart riseth with in him: so in the child of God when he seeth a man whom he perceiueth to be one of the offspring of the old serpent, there is a certaine rising of the heart against him; so farre is he from entring into a league of amitie with the wicked: For friendship and familiar acquaintance is for the most part procured by likenesse of maners, according to the old prouerbe, *Pares cum paribus facilimè congregantur*, *Like will to like*. And great reason there is why the godly should shunne the com- 2. King 3. 14.

panie and familiartie of the wicked, Firſt, becauſe they miſlike their maners and deteſt their vices: *Dauid* therfore
Pſal.26.4.5. profeſſeth, that he *had not haunted with vain perſons, nor kept cõpany with the diſſemblers, that he hated the aſſembly of the euill, and had not companied with the wicked*. Secondly, leſt they ſhould
Eccleſ.13.1. be infected with the contagion of their ſinne: For *he that toucheth pitch ſhall be defiled therewith, and he that is familiar with*
Prou.13.20. *the proud ſhall be like vnto him*: ſo ſaith *Salomon*, *He that walketh* (that is conuerſeth) *with the wiſe, ſhall be wiſe, but a companion of fooles* (that is to ſay of the wicked, for they are *Salomons* fooles) *ſhall be afflicted*, that is, as hee becommeth guiltie of the ſame ſinnes with them, ſo ſhall he be partaker of their puniſhments. The ſame is teſtified by the
1.Cor.15. verie heathen themſelues: *Menander*, whom the Apoſtle citeth in a caſe not vnlike; χρηστὰς ὁμιλίας (ſaith he) κακοὺς ἐκδίδαξε κακούς; *Conuerſing with the wicked, thy ſelfe alſo ſhalt become wicked*. And another,

Theognis. Ἐσθλοῖσι μὲν γὰρ ἐσθλὰ διδάξεαι· ἢν δὲ κακοῖσι
Συμμίγῃς, ὀλέσεις καὶ τὸν ἐόντα νόον.

Of the good thou ſhalt learne good things: but if thou be conuerſant with the wicked, thou ſhalt looſe that vnderſtanding which thou haſt.
1.Cor.5.6. *A little leauen*, ſaith the Apoſtle, doth *leauen the whole lumpe*. And as it is cõmonly ſaid, one rotten ſheepe is able to infect a whole flocke: wherefore as we are carefull to auoid the preſence of him that hath the plague, or ſome other contagious diſeaſe, ſo ought we much more to auoid the companie of thoſe who are ouergrowne with a leproſie of ſinne: for no contagion of any bodily diſeaſe doth ſo eaſily infect the bodie, as the ſpirituall diſeaſes of a friend or companion doth corrupt the ſoule. Thirdly, becauſe by the company and preſence of the wicked, the godly are hindered from the duties of pietie: wherefore *Dauid*,
Pſal.119.115. *Depart from me* (ſaith he) *ye wicked, that I may keepe the commandements of my God*. Fourthly, that the ſinners may be aſhamed and ſo conuerted: For which cauſe the Apoſtle aduiſeth vs not to haue our conuerſation with any, who being

being called *a brother*, that is, a Chriſtian, *is a fornicatour, or couetous, or an idolater, or a railer, or a drunkard, or an extortioner, with ſuch a one eate not*, that is, haue no priuat familiaritie with him: for although we are not to forſake their company in reſpect of publicke communion either in the Church (for then ſhould we alſo forſake the aſſemblies of the Saints, as the maner of ſome is) or in the commonwealth (for then ſhould we be wanting in our dutie towards our countrie, and leaue the managing of matters to the wicked onely) yet are we not priuatly to accompanie with them, for the reaſons aforeſaid. 1.Cor.5.11. Heb.10.25.

Againe, if it be the propertie of the godly to contemne the wicked, then doth he not in any wiſe flatter the wicked in his ſinne: For flatterie, whether it be for the flatterers profit, it is a baſe ſinne; or whether it be for the harme of him that is flattered, it is a moſt odious ſinne. The former kind (which more properly are called paraſits) like dogges doe fawne vpon a man for his meat: howſoeuer in the end like *Acteons* dogs they deuour their maiſter: the latter are like Scorpions, which when they fawne vpon a man will ſting him with their taile: the former are fitly reſembled by the Iuie, which embraceth the oke to ſucke out his moiſture: the latter, like to conycatchers when they *flatter their neighbour, they ſpread a net for his ſteps*: wherefore the Cinicke Philoſopher being demanded, of all beaſts which was moſt noyſome? he anſwered, of wild & ſauage beaſts, a tyrant; of tame beaſts, a flatterer. Neither was it vnfitly ſaid of another, That it is better for a man to fall εἰς κύρανας, ἢ εἰς κόλακας, for crowes do prey vpon the dead, but flatterers on the liuing. Thoſe then that are giuen to flatterie, may eaſily diſcerne how farre they are from the behauiour of the godly: For as *Salomon* ſaith, *They that forſake the law praiſe the wicked; but they that keepe the law ſet themſelues againſt them.* And againe, *He that ſayth to the wicked* (as flatterers vſe to doe) *thou art righteous, him ſhall the people curſſe, and the multitude ſhall abhorre* Prou.29.5. Diogenes. Antiſthenes. Prou.28.4. Pro.24.24,25.

him; but to them that (in ſteed of flattering) *rebuke him, ſhall be pleaſure, and vpon them ſhall come the bleſsing of goodneſſe.*

Now followeth the other part of the oppoſition concerning thoſe that honour God: *But he honoreth thoſe which feare the Lord.* The godly by a Synechdoche he calleth ſuch as feare God. For the ſanctifying graces which are the ſeuerall branches of godlineſſe, as faith, loue, feare, &c: they are ſo linked together as it were in a golden chaine, that where any one of them is in truth, there the reſt be in ſome meaſure, and for that cauſe ſome one of them is ſometimes put for all. Seeing therefore the feare of God is a principall part of pietie, in which ſence,

Pſal.111.10. *Pſal.*111, it is called *caput ſapientiæ*, the head or chiefe point of wiſdome, that is, true godlineſſe, it is no maruel though many times it be put for all religion, as *Deu.*6.& 10. & be

Deut.6.13. & 10.12. ſaid. *Eccleſ.*12, to be the whole dutie of man which muſt

Eccleſ. 12. 13. teach vs, that thoſe which haue no feare of God, haue no religion in them. Now he is ſaid to feare God, who being truly perſuaded both of the infinit power of God, as alſo of his fatherly loue towards him in Chriſt, aboue all things feareth to offend God, that is, he is afraid of nothing ſo much as to diſpleaſe God, whom he acknowledgeth to be a gracious and mercifull father to him in Chriſt. And whereas by ſinne God is diſpleaſed, therefore he feareth more to ſinne, & by ſinne to offend God, than to diſpleaſe all men, than to be depriued of all his goods, friends, and commodities of this life, yea of life it ſelfe. Wherefore he that feareth God departeth from

Prou.8.13. euill: *yea the feare of the Lord is to hate euill*, and is therefore

Prou.14.27. ſaid to be *a wel-ſpring of life, to auoid the ſnares of death.* Thoſe therefore that feare the Lord, the Scripture doubteth not

Prou.28.14. to call bleſſed, as *Prou.*28, *Bleſſed is the man that feareth al-*

Pſal.112.1. *wayes.* And *Pſal.*112. & 128, *Bleſſed is the man, yea bleſſed is*

Pſal.128.1. *euerie one that feareth the Lord.* Now the child of God being rightly informed out of the Scriptures, concerning the eſtate and condition of the godly, he reuerenceth and honoreth

honoureth thoſe that feare the Lord. And why? Firſt, becauſe he knoweth that howſoeuer they are contemned and diſpiſed in the world, as the ſcum of the world, and offcouring of all things, notwithſtanding they are happie and bleſſed, and that they are in the world as gold among the durt. 1.Cor.4.13.

Secondly, he loueth and reuerenceth the godly, becauſe he knoweth that God honoreth thoſe that honor him, and that according to the Latine phraſe, *In oculis ferre.* he doth beare them in his eyes, inſomuch that whoſoeuer hurteth them, they ſeeme to hurt, as it were, the apple of his eye. 1. Sam.2.30. Zach.2.8.

Thirdly, becauſe he vnderſtandeth that thoſe which feare God are the ſonnes and heires of God, the brethren and fellow heires with Chriſt, the temples of the holy Ghoſt: yea fellow members with themſelues of that bodie, whereof Chriſt Ieſus is the head, and therefore whoſoeuer loueth and honoreth them, in them loueth and honoreth Chriſt.

Hereby it appeareth that vertue and true godlineſſe make men true noble and honorable, as contrariwiſe ſin and vngodlineſſe make men baſe and contemptible: and therfore all that are louers of vertue and pietie, they cannot but honor thoſe who are vertuous and godly. And as this agreeth to all the godly, to loue, reuerence, and honour thoſe that feare God, and to performe all good offices of brotherly loue towards them; ſo it agreeth to them alone. For the world (that is the vniuerſall companie of thoſe who are not citiſens of heauen) loueth only thoſe who are of the world. As for the reſt who are not of the world, but are choſen out of the world, for that verie cauſe the world doth hate them, as our Sauiour Chriſt doth teſtifie. Iohn.15.19.

Seeing therefore this dutie of honoring the godly is proper and peculiar to the children of God, it is not vnworthily made a note of the citizens of heauen. For *Iohn* alſo in his Epiſtle, wherein he ſetteth downe diuerſe notes whereby men may diſcerne themſelues to be the children of God, he reckoneth this as

Iohn. 3.14. one of the principall, *We know* (ſaith he) *that we are tranſlated from death to life, becauſe we loue the brethren*. And ſo
1.Kin.18.12,13. *Obadiah* that he might approue himſelfe to *Elias* as one that feared God, he alleadgeth that fauour and honour which he had vouchſafed to the Prophets and ſeruants of God in the time of *Iezabels* perſecution. Neither is there any more certaine way to teſtifie our loue towards God, than by louing and honoring the children of God: For our goodneſſe cannot reach vnto God, and therefore
Pſal.16.2,3. is to bee extended towards his Saints vpon earth. Neither can it be that we ſhould loue our brother aright, vnleſſe we loue God much more. And therefore if we loue our brethren as we ought, it is an euident ſigne that we loue God: for he that loueth his brother aright, loueth him for Gods ſake: and he that loueth his brother for Gods ſake, he cannot but loue God much more, according to the rule of reaſon, διὸ ὑπάρχει ἑκαστον ἐκεῖνο μᾶλλον ὑπάρχει: *For which any thing is, that is much more.*

But as I ſaid before, we may haue in this place a moſt certaine note of a citizen of heauen, if we ſhall joyne both the members of the oppoſition: For whoſoeuer deſpiſeth the wicked, though honored in the world, becauſe they deſpiſe God, and are deſpiſed of him; and contrariwiſe honoreth the godly, though deſpiſed in the world, becauſe they honour God, and are honored of him; and conſequently contemneth the wicked, becauſe they are wicked, or for their wickedneſſe ſake; and therefore honoreth the godly, becauſe they are godly, or for their godlineſſe ſake: he doth euidently ſhew himſelfe not to be of the world, but of God. A notable example of both we haue in *Eliſha* the Prophet, 2.*King*.3, For when *Iehoram* the king of Iſrael being in great diſtreſſe for want of water in that expedition againſt the Moabites, did therfore with *Iehoſaphat* the king of Iuda, and the king of Edom come vnto him to aske counſell of the Lord; *Eliſha* maketh anſwer to *Iehoram* the king of Iſrael being the ſonne

of

of *Achab* and *Iesabel*, an Idolater, *What haue I to do with thee? Get thee to the Prophets of thy father, and to the Prophets of thy mother*: and when he had intreated him not to say so, and had signified in what distresse he and the other two kings with their armies were: *Elisha* replieth, *As the Lord of hosts liueth, in whose sight I stand, if it were not that I regard the presence of Iehosaphat the king of Iuda* (who was indeed a godly king) *I would not haue looked towards thee, nor haue seene thee*. But then is this note most euident, when the wicked (whom the godly man contemneth) abound in wealth and flourish with honour, and contrariwise the godly (whom the good man honoureth) are poore and ἰοκαταφρόνητοι, contemptible in the world. For this, as *Basill* truly saith, is a token of *a noble mind*, to despise the wicked though honorable in the world. And thereof also men haue another notable example in *Moses* the man of God, who judged the Israelites when they were grieuously oppressed in Egypt, to be more happie than all the gallants in *Pharaos* court, who liued in all prosperitie. And therefore *by faith refused to be called the sonne of Pharao his daughter, chusing rather to be afflicted together with the people of God, than to haue the temporarie fruition of sinne*. And surely beloued, if a man haue an eye to the recompence of reward; as *Moses* had, who would not chuse rather to bee godly *Lazarus*, than vngodly *Diues*.

μεγαλοψύχους διανοίας.

Heb. 11. 24, 25.

Luke 16.

We see therefore, if we desire to be in the number of Gods children, how we are to be affected towards other men, namely, that we loue, reuerence, and honor the godly, though contemned in the world; and contrariwise, despise and set at naught the wicked, though honoured in the world. But this wee cannot doe, vnlesse wee bee throughly persuaded, that vertue and pietie maketh men though in poore estate, truly noble and honourable: and contrariwise, that sinne and vngodlinesse maketh men, though mightie in the world, vile and contemptible. Neither can we indeed be of this persuasion, vnlesse we our

selues

ſelues be louers of vertue and godlineſſe, and haters of ſinne and iniquitie. From hence alſo there doth or may ariſe both notable terrour to the wicked, and ſingular comfort to the godly, terror to the wicked, becauſe howſoeuer they flouriſh in the world, notwithſtanding they are deſpiſed of God and his children, as men of none account: conſolation to the godly, becauſe howſoeuer they are contemned and abuſed in the world, yet are they dear and precious to God, and to all the ſonnes and heires of God. And thus much may ſuffice to haue ſpoken of the ſeuenth note.

The eight followeth in theſe words: *He that ſweareth to his owne hinderance, and changeth not.* The Greeke tranſlation of the Septuagints, which the vulgar Latin doth follow, readeth, he that ſweareth to his *neighbour*, and deceiueth him not: for it ſeemeth, the booke which the ſeuentie tranſlated, wanted prickes, and that therefore they did read רעים *regna* for רע *rang*, the difference onely being in the prickes. Others tranſlate the word *leharang*, to afflict himſelfe, expounding it of the vowes of faſting, whereby the body is afflicted, and the fleſh ſubdued. But the holy ghoſt ſeemeth not to ſpeake of a vow made to God, but of an oath made to man: neither when hee ſpeaketh of afflicting the body, doth he vſe that word *harang*, which ſignifieth to doe euill, but the phraſe of *afflicting the ſoule*. And beſides, this note is reckoned among other duties of charitie and righteouſneſſe towards our neighbour. The words therefore are to bee vnderſtood of that faith, or fidelitie which the godly man keepeth in performing his oathes and promiſes, although the performance of them be joyned with his owne loſſe. And in the like anſwere returned to the like queſtion, *Pſal.*24, this note in the ſame ſence is ſpecified, *Nor hath not ſworne deceitfully*, as thoſe do which meane not to performe their oath. The meaning therefore is, that ſuch is the fidelitie of a godly man in keeping his promiſe, that if he promiſe any thing, eſpeci-

Chald. paraphr. Hieronym. Aben Ezra &c.

עוה נפש
Leuit.23.27. 29, 32. Num.30.14. Pſal.35.13. Eſay.58.5.

Pſal.24.4.

ally

ally vnder the religion of an oath, he will be sure to performe it, though it be to his owne hinderance.

Here therefore we are occasioned to speake both of the making and keeping of oathes: and concerning the same to discusse these two questions: first, whether it be the propertie of a godly man to sweare, or not: and secondly, whether hauing sworne, he be alwayes bound to performe his oath, or not: For in respect of both, there are extremities to be auoided on both sides. Some thinke a Christian man may not sweare at all, others make no conscience of swearing at all. Some thinke, when they haue once sworne, they are to performe their oath, though neuer so wicked: others will keepe their oaths, though neuer so honest, no further than may stand with their owne aduantage.

Now for the rectifying of our judgement in this behalfe, we are generally to consider, what account is to be made of an oath. And first we are to shew what an oath is, and wherefore ordained. An oath is an attestation or calling vpon God to bee a witnesse and judge in such things as cannot otherwise be demonstrated: and it is of two sorts, assertorie and promissorie. An assertorie oath (so called, because it hath place in assertions) is a calling vpon God, to be both our witnesse, that we affirme the truth, and also our judge and auenger, if we lie. A promissorie oath (so called, because it hath place in promises) is a calling vpon God as a witnesse of our true purpose to performe, and as our surety for performance, and as our judge or auenger, if either we be deceitfull in promising, or vnfaithfull in performing.

Μετὰ θείας παραλήψεως φάσις ἀναπόδειξος. Arist.

Now an oath was ordained to supplie the want of other arguments, and the insufficiencie of humane testimonies, to the end, that a needfull truth, which otherwise could not be knowne, might by this meanes be acknowledged: for an oath hath place neither in matters manifest nor generall, as where is question of right; but in things doubtfull

doubtfull and particular, where is question of facts, either past or to come. Wherein when as they cannot by other certaine and necessarie arguments be demonstrated, men flie to testimonies. And because humane testimonies haue little force in prouing by themselues, therefore they flie to oathes, wherein God is called vpon as a witnesse of such matters as are either affirmed concerning things past, or promised concerning things to come. And so great religion there is of an oath among all men, that euen by the law of nations, that is held for certaine and true, which is affirmed vnder the religion of an oath, though otherwise it could not be proued. For this is engrauen in the hearts of all men, That there is a God, to whom all secrets are knowne, who also is the patron of truth, and auenger of falshood: and therefore to call vpon him as a witnesse and a judge in that which is not true, it is supposed to be a greater sinne than any man that is not a desparat Atheist may be thought to commit: For may it be thought that any man almost is of such outragious wickednesse, as that he feareth not to call vpon God whom he knoweth to be a defender of truth and reuenger of falshood, to beare witnesse with him that he affirmeth the truth, and to execute vengeance on him if he speake an vntruth, when he knoweth himselfe to lie? For what were this but wilfully to prouoke the Lord, and as it were to dare him to execute his fierce indignation vpon him?

And hereby it appeareth, that an oath is an holy ordinance of God, seruing greatly for his glorie, and for the profit and necessitie of men. It is glorious vnto God: because when men flie to the name of the Lord as a strong tower and sanctuarie of truth, he is acknowledged not only by him that sweareth, but also by them that receiue the oath, to be first omnipresent and omniscient, that is, one who is present in euerie place, and is acquainted with all secrets: secondly, true and a maintainer of truth, and

reuenger

reuenger of falſhood: thirdly, juſt, and therefore willing; omnipotent, and therefore able, to puniſh thoſe that ſweare falſly. And theſe attributes of God are ſo acknowledged and celebrated in euerie lawfull oath, that to ſweare by the Lord, is to *confeſſe vnto God*, and in the Scriptures it is accounted as none of the meaneſt parts of his worſhip, *Thou ſhalt feare the Lord thy God and ſerue him, and ſhalt ſweare by his name*. Which muſt put vs in mind whenſoeuer we do ſweare, that by our oath we are to glorifie God, and to performe a ſolemne worſhip vnto him: which was alſo further ſignified both by the ſolemne forme of impoſing an oath, and the ſolemne rite of taking an oath among the Iewes. The forme of impoſing an oath, was this, *Giue glorie to God*: the maner in depoſing, was to ſtand before the Altar: which was alſo the cuſtome of the Athenians and Romans.

Eſay.45.23. Rom.14.11. Deut.6.13. & 10.20. Ioſ.7.19. Iohn 9.24. 1.King 8.31. *Cic. pro Cornel. Bal. & pro Flacco.*

And as an oath is glorious vnto God, ſo is it alſo profitable and neceſſarie for men. For an oath being as one ſaith, the greateſt proofe among men, it giueth ſatisfaction to our neighbour, who otherwiſe would not be ſatisfied: It is the chiefe bond of truth, whereby men either bind themſelues to God, as in voluntarie oaths; or are as it were enforced to ſpeake the truth, as in oaths impoſed: for as one well ſaith, Ὅρκος ἐστὶ πίστις ἀναγκαία, *an oath is the freemans racke*. It is the chiefe preſeruatiue againſt falſhood, the remedie againſt contention, and as the Apoſtle ſaith, *The end of all controuerſies among men*.

μεγίστη παρ' ἀνθρώποις πίστις. Num.30.2. *Plutarc. Queſt. Rom.* Heb.6.16.

Theſe premiſſes duly conſidered, it will not be hard to determine the former queſtions. For as touching the firſt: if an oath be (as hath beene ſhewed) an holy ordinance of God, making greatly for the glory of God, and profit of men; then whoſoeuer ſhal refuſe to ſweare, when juſt and neceſſarie occaſion is offered, he ſinneth againſt Gods glorie and the loue of his brethren. Here therefore is to be refuted of vs the hereſie of the Manichees, renewed by the Anabaptiſts, who thinke it altogether vnlawfull for

for a Chriſtian to ſweare, though enjoyned thereto by a magiſtrat. But they ſinne againſt the third commaundement, and they erre, not knowing the Scriptures. For where the Lord forbiddeth vs to ſweare in vaine, there he commaundeth vs to ſweare aright, for the diſcharge of our dutie in the confirmation of a neceſſarie truth, to Gods glory, the good of our neighbour, or the clearing of our ſelues. And ſurely, if it were vnlawfull to ſweare as they would beare vs in hand, then ſhould we by ſwearing offend either againſt the glory of God, or the good of our brother. But an oath as you haue heard maketh for both: and by the neglect thereof wee ſinne againſt both. And that an oath is lawfull, it may appeare by the examples of thoſe whom we cannot deny to haue ſworn lawfully. For firſt, the moſt faithfull ſeruants of God, both before the law, and ſince, haue vſed vpon juſt occaſion not onely themſelues to ſweare, but alſo to impoſe oathes vpon others. Examples of ſwearing in *Abraham* and *Iſaac* to *Abimelec*, *Iacob* to *Laban*, *Elias* to *Obadiah*, *Eliſha* to *Ichoram*, &c. of oathes impoſed, by *Abraham* vpon his ſeruant, *Gen.*24, and by *Iacob* vpon *Ioſeph*, *Gen.* 47, by *Ionathan* and *Dauid* mutually, 1. *Sam.*20. And if it might be objected (as truly it cannot) that theſe ſeruants of the Lord in theſe oathes offended, yet other examples may be added, which are without exception: For it may not bee thought, that thoſe holy men of God, who were the penmen of the holy ghoſt, did offend in penning of the ſcriptures; but in the very penning of the ſcripture they haue vſed diuerſe oathes, eſpecially *Paule* in his epiſtles: yea in the ſcriptures are recorded oathes of the holy Angels, who are free from ſinne: and to conclude with the example of all examples, the Lord himſelfe is ſometimes ſaid to haue ſworne. But an oath is not onely warranted as lawfull, but alſo commended as good, *Pſal.*63.11, euery one that ſweareth by the Lord, ſhall bee commended, where (as in this place) to ſweare by the Lord aright, is made

Gen.21.23.31. & 26.28.
Gen.31.53.
1.King.18.15.
2.King.3.14.
Gen.24.2,3.
Gen.47.29,31.
Rom.1.9.& 9.1.
2.Cor.1.23. & 11,31.
Gal.1.20.
Phil.1.8.
1.Theſſ.2.5.
Apoc.10.6.
Gen.22.
Heb.6.
Pſal.63.11.

made a proper note by which a godly man is deſcribed. Neither is it onely commended as good, but alſo commaunded as neceſſarie. And it is neceſſarie, not onely by neceſsitie of dutie, in reſpect of Gods commaundement, enjoyning this dutie as a ſingular braunch of Gods worſhip: but alſo by neceſsitie of certainetie, or as the ſchoolmen call it infallibilitie, in reſpect of the oath of the Lord, which cannot be vntrue. *By my ſelfe haue I ſworne* (ſayth the Lord) *the word is gone out of my mouth, that euery knee ſhall bow to me, and euery tongue ſhall ſweare by me.* Deu.6.13.10.20 Ier.4.2. Eſay 45.23.

But the Anabaptiſts object the prohibition of Chriſt, Mat.5, *But I ſay vnto you, ſweare not at all*: therefore it is not lawfull to ſweare at all. Whereunto I anſwere, that the purpoſe of our Sauiour Chriſt being not to abrogate the morall law of God, as himſelfe profeſſeth, but to expound it, and to deliuer it from the groſſe corruptions and deprauations of the Scribes and Phariſies, we may not thinke, that hee doth abſolutely and wholly forbid this dutie of ſwearing, which as we haue heard, is expreſſely commaunded in the law of God. Whereas therefore the Scribes and Phariſies taught firſt, that the third commaundement was to be vnderſtood of perjurie onely or falſe ſwearing, euen as they vnderſtood the ſixt and ſeuenth commaundement of outward murther onely, and adulterie: and ſecondly, that not all falſe ſwearing is forbidden, but onely when the name of God is interpoſed, or ſomething elſe, which immediatly belonged to his worſhip, as the *gold of the temple*, which was conſecrated to the Lord, and the *gift vpon the Altar*, which was offered vnto God: Our Sauiour Chriſt ſheweth that in the third commaundement is forbidden not onely perjurie and falſe ſwearing by the name of God, but alſo all raſh and ordinarie ſwearing in our common talke, whether by the name of God, or by any of his creatures: Becauſe the offence committed in ſwearing amiſſe by them, redoundeth to the diſhonour of God. Our Sauiour therefore ſpeaketh Mat.5.34. Mat.5.17. Mat 23.16,18. Mat.5.34&37. Mat.23.22.

ſpeaketh not of publicke oaths before a magiſtrat (for in them they ſware by the name of God alone) but of priuat oaths in their ordinary talke and communication, and in reſpect thereof he commandeth vs not to ſweare at all, neither by the name of God, nor by any of his creatures:

Iam. 5. 12. For ſo he ſaith, *But let your communication be yea, yea, nay, nay:* which *Iames* expreſſeth thus, *Let your yea,* that is your affirmation, *be yea; and your nay,* that is your negation, *be nay:* that is to ſay, if you haue occaſion to affirme any thing, let it be ſufficient to ſay, *yea;* and when you are to denie any thing, let it be ſufficient to ſay *nay.* Neither doth our Sauiour Chriſt ſimply condemne all oathes in our ordinarie talke, but ſuch as are needleſſe or ſuperfluous: For

Mat. 5. 37. ſo he ſaith, Whatſoeuer is περισσὸν, that is, *redundant aboue theſe,* it is of euill. For an oath is not a good thing, but vpon neceſſitie, and therefore is not to be vſed but vpon neceſſitie: for a neceſſary good without the bonds of neceſſitie, is not good.

Hereby therefore it appeareth, that as here it is made a note of a godly man to ſweare, and hauing ſworne to keepe his oath, ſo it is lawfull for a Chriſtian man to take an oath: prouided alwayes that thoſe duties be obſerued in ſwearing, which the holy Ghoſt hath required in oathes. As firſt in reſpect of the obiect, that we ſweare by the Lord alone: for ſeeing what we ſweare by, that we deifie and make our God; therefore we forſake the true God, if we ſweare by that which is not God, and conſequently by this ſinne prouoke the Lord to execute his iudgements, not onely vpon vs, but alſo vpon the countrie wherein we liue. As he ſaith by his Prophet

Ier. 5. 7. *Ieremie* to Ieruſalem, *How ſhould I ſpare thee in this, thy children haue forſaken me.* How ſo? *they haue ſworne by that which is not God.*

Secondly, in reſpect of the manner: that we ſweare in

Ier. 4. 2. truth, iudgement, and righteouſneſſe. In truth, that we

Rom. 9. 1. may be able to ſay with the Apoſtle, *I ſpeake the truth in Chriſt,*

Christ, I lie not, my conscience bearing me witnesse in the holy Ghost: In judgement, that is aduisedly and vpon necessarie occasion: In righteousnesse, promising by oath nothing but that which is lawfull and just. Thirdly, in respect of the end, that by our oath God may be glorified, our duty discharged, controuersies appeased, our brethren satisfied, our innocencie cleared.

And forasmuch as the child of God who is here described, is carefull to performe these duties required in oathes, we may bee assured that he is none of these rash and ordinarie swearers: but as he knoweth an oath to be an holy ordinance of God, wherein the holy, glorious, and dreadfull name of the Lord our God is vsed and called vpon; so he will be carefull in all good conscience to sweare holily and reuerently. And as he knoweth that an oath is not good but whē it is necessarie, so he will not sweare vnlesse he be drawne thereto by necessity: for so much seemeth to be implied to the Hebrew word which is נשבע Niphal, and signifieth to be sworne, rather than to sweare. As for those which sweare vpon no necessitie, vsually and ordinarily in their common talke, they do most vilely prophane and pollute the holy name of God, turning the sanctuarie of truth and veritie, into a common house of vanitie; and therefore are such as the Lord will not hold guiltlesse. For as the sonne of *Syrach* saith, A man that vseth much swearing is ful of iniquitie, and the Plague shall neuer go from his house. Yea so farre are the common swearers from being reputed the children of God, as that by the judgement of *Salomon* it is a note of a godly man to feare an oath, and a badge of a wicked man to make no conscience of swearing: For when hee would by this particular signifie that which he had affirmed in generall, that the wicked and the good are manie times alike in their outward estate, *He that sweareth* (sayth he) *as he that feareth an oath.*

Deut.28.58.

Exod.20.

Eccles.23.11.

Eccles.9.2.

Thus much may suffice to haue spoken of the former

queſtion cõcerning the taking of oaths: it remaineth that I ſhould intreat of the other, concerning the keeping of oaths, *viz.* whether all oaths are to be performed, or not? Whereunto I aunſwere, that all oaths, which are lawfull and in our power, are religiouſly and faithfully to be performed and kept: For this faithfulneſſe is both commanded and commended to vs in the Scripture, and the contrarie vnfaithfulneſſe condemned, *Num.30; Whoſoeuer voweth a vow vnto the Lord, or ſweareth an oath binding himſelfe by a bond, he ſhall not breake his promiſe, but ſhall do according to all that proceedeth out of his mouth.* Neither is it commanded among matters of leſſe importance, but among the weightier points of the law, *Mat.23*, it is commended vnto vs: Firſt, by the example of the Lord himſelfe, whoſe fidelitie in keeping of his promiſes is to bee imitated of vs, if we would be reputed his children: Secondly, by this teſtimonie of the holy Ghoſt, where it is made one of the notes of Gods children; as alſo *Pſal.24*: Thirdly, by the promiſe of great bleſſing; for as *Salomon* ſaith, *A faithfull man ſhall abound in bleſſings.* As for vnfaithfulneſſe in breaking promiſes and oaths, it is condemned as one of the ſinnes of the heathen, who were giuen ouer to a reprobat mind, *Rom.1.30*, where he ſaith they were couenant breakers, and puniſhed in *Sauls* poſteritie, becauſe he had broken the couenant made by oath with the Gibeonites: and in *Zedekiah* who had broken the oath and couenant which he had made with *Nebuchadnezar*, in regard whereof *Ezekiel* ſaith, *Shall he breake the couenant and be deliuered? As I liue ſaith the Lord, I will ſurely bring mine oath that he hath deſpiſed, and my couenant that he hath broken, vpon his owne head, &c.* For not to performe an oath, when a man may lawfully and is able to performe it, is perjurie: For perjury properly is not to ſweare falſly, but not to performe the oath which thou haſt made. *Mat.5.33.* But what if the thing which by oath is promiſed, be either vnlawfull, or not in our power? If when we take the oath, we know it either

Num.30.3.

Mat.23.23.

Pſal.24.4.

Prou.28.20.

Rom.1.30.

2.Sam.21.6.

2.Chron.36.13.

Ezek.17.15.19.

Peiorare (ſaith Tully) *non eſt falſũ iurare, ſed quod ex animi tui ſententia iuraris, id non facere periurium eſt. 3. de offic.*

either to be vnlawfull, or not in our power, we ſinne fearfully in ſwearing thereto: For he that ſweareth to performe that which he knowes to be vnlawfull, if he hath a purpoſe to performe it, he ſinneth with an high hand, of ſetled purpoſe and full reſolution, which he feareth not to bind with an oath; and therein to call vpon God both as his ſuretie that he ſhall performe it, and as his judge and reuenger, if he do not: If he hath no purpoſe to performe it, he ſweareth falſly, and deceiueth his neighbor vnder the religion of an oath, and prophaneth the name of God, whom he calleth to witneſſe an vntruth; and that which is worſt of all, he deſparatly tempteth God, and as it were dareth him to his face, when he feareth not to call vpon God to execute his vengeance on him, if he performe not that which he hath no purpoſe to performe: If he knoweth it to be a thing to him vnpoſſible, or not in his power, and yet will ſweare to do it, he wilfully forſweareth himſelfe, and deſparatly prouoketh God to execute his vengeance on him, and in all reſpects ſinneth as the former, who ſweareth to that which he hath no purpoſe to performe. But if at the firſt the matter do not appeare to be either vnlawfull or vnpoſſible, and yet afterward proue ſo, then he which ſo depoſeth, ſweareth raſhly and vnaduiſedly: For we ought to be well aſſured both of the lawfulneſſe and poſſibilitie of a thing before we may preſume to bind our ſelues by oath to the performance of it. Howſoeuer it be, an oath ſo ſoone as it appeareth vnto vs to be vnlawfull or impoſſible, it is void of none effect, neither doth it bind vs: for an oath may not be the bond of iniquity, neither can it tie vs to impoſſibilities. If therefore thou haſt ſworne to a thing vnlawfull, thou haſt ſinned in ſwearing vnlawfully, and for that thou art to craue pardon at the hands of God: but that which thou haſt vnlawfully promiſed, thou maiſt not wickedly performe'. Vnlawfull oaths are laudably broken, and damnably kept, as one ſaith, in ſwearing ſo, thou *Iſidor.*

hast sinned; but it is no sinne to breake an vnlawfull oath, he that performeth it addeth sinne vnto sinne, and vnto a lesse sinne manie times he addeth a greater, to the rashnesse of swearing, the wickednesse of performing. Mar. 6. 23. *Herod* made a rash oath, and as it proued, also a wicked oath: which if he had not performed he had sinned no further in that matter; but by performing it, vnto the rashnesse of his swearing, he added fearfull murther of the holy man of God. 1. Sam. 25. 22. 32, 33. *Dauid* also tooke an vnlawfull oath to reuenge himselfe vpon *Nabal*: but when by *Abigail* he was informed of the vnlawfulnesse thereof, he not onely desisteth from his purpose and breaketh that oath: but also blesseth God that had sent her, & blesseth her that had kept him from shedding blood or reuenging his owne quarrell. If further it be demaunded, What if that which a man promiseth by oath, cannot be performed without his losse or hinderance? The holy Ghost resolueth vs in this place, That it is the propertie of Gods children to keepe their oath, though it be to their hinderance. But what if a man be forced to sweare to that which is against his profit? if it be not also vnlawfull, he is to performe it. To vnlawfull oaths we ought not to suffer our selues by any meanes to be forced. But if through feare or infirmitie we haue yeelded to take an vnlawful, oath, we haue sinned in swearing, but we are not bound to performe it.

The ninth marke or note, whereby the holy ghost describeth a sound Christian and citizen of heauen, is, *That he doth not giue out his money to vsurie*: but contrariwise (for vnder the negatiue wee are to vnderstand the affirmatiue) justly getteth his goods, and charitably exposeth them to the benefit of others, as it is said *Psal.* 112. 5, A good man is mercifull, and lendeth: and againe *Psal.* 37. 26, The righteous man is euer mercifull, and lendeth. I will first speak of the negatiue. And because, as some worthie writers testifie, it is but a small matter not to put forth money vn-

August. & Luther in hunc Psalm.

to

to vſurie, I will afterwards ſhew, that it is required of euery Chriſtian, both (*quoad κλῆσιν*) in reſpect of the poſſeſsion, that he get his goods juſtly: and alſo (*quoad χρῆσιν*) in reſpect of the vſe, that he be willing freely to communicate them to the reliefe of others.

M. Luther writing on theſe words, ſayth, *Iſte verſus non indiget expoſitione ſed impletione:* This verſe needeth not to bee expounded for the rectifying of our judgement, but to bee performed in our practiſe for the ſanctifying of our life. For in *Luthers* time, and in all the ages before him, although many practiſed vſurie, as they did other kinds of theft and robberie, yet there was neuer any controuerſie among the learned concerning the lawfulneſſe of vſurie, more than of other kinds of theft, but all with one conſent condemned vſurie and vſurers vnto hell. But if *Luther* were liuing in theſe our times, and vnderſtood beſides the common practiſe of vſurie openly, and the cunning ſhifts whereby it is cloaked, the open defence alſo thereof vndertaken not only by vſurers themſelues, who haue learned many ſubtile diſtinctions and inſtances to juſtifie their trade; but alſo by diuerſe diuines, otherwiſe godly and learned, who haue either ſpoken or written more wittily than truly, in fauour of vſurie: aſſuredly he would confeſſe, that there is ſcarcely any one morall point of diuinitie, which needeth more fully to be expounded, and more exquiſitly to be diſcuſſed. And although it may not be expected at my hands in this mediocritie or meanneſſe of gifts, that I ſhould more fully and more learnedly diſcourſe of this controuerſie, than it hath been handled by others, men of greater reading and riper experience: yet ſeeing the holy ghoſt in this place reckoneth abſtinence from vſurie among the markes of Gods children, whereunto we are now by order come, hauing alreadie intreated of thoſe which goe before, I may not nor will not refuſe to ſet downe what we are to hold concerning this controuerſie, and as God ſhall enable me to

determine this queſtion: That if vſurie ſhall be found to be lawfull and warrantable by the word of God, the vſurers may hereafter practiſe it in faith (which hetherto it is more than probable they could neuer doe:) or if it ſhall appeare to be vtterly vnlawfull, that they wholly abſtain and deſiſt from the practiſe thereof, as euer they hope to reſt in the mountaine of Gods holineſſe.

Of the name of Vſurie, and of contracts in generall.

VSurie hath his name of the Latine word *Vſura*, which in the firſt ſignification thereof, ſignifieth the vſe or fruition of any thing, as of money, *Cic.* 1. *Tuſcul. Natura dedit vſuram vitæ tanquam pecuniæ.*

Secondly, *Vſura* ſignifieth any acceſsion, addition, ouerplus or increaſe aboue the principall, which is yeelded to the creditour in reſpect of the vſe of money lent or forborne, or of any thing elſe which is ſpent in the vſe. And this increaſe is either voluntarie or exacted. The voluntarie increaſe is a free gift, gratuitie, or reward, which the borrower or debtour hauing gained by the imployment of the money borrowed, voluntarily and freely giueth to the lender, in teſtimonie of his thankfulneſſe for the benefit receiued; which ſome call *vſuram* or *fœnus liberale*. The exacted increaſe, is that which the creditour demaundeth either as a recompence of ſome loſſe or hinderance which he ſuſtaineth through the default of the borrower, or as a gaine couenanted for loane. The former is called *Vſura compenſatoria*, recompencing vſurie or intereſt; the latter is termed *Vſura quæſtuoſa*, or *fœnus*, gainefull vſurie.

Of the liberall Vſurie (if I may ſo call it) which is nothing elſe but a thankfull reward, or gratuitie, as alſo of the recompencing vſurie or intereſt, there is no queſtion to be made, but that in themſelues they are lawfull: but of the gainefull vſurie is all the controuerſie. And thus the Latine word *Vſura* is diſtinguiſhed; the Engliſh word

Vſurie,

Vsurie, though deriued thence, yet is otherwise vsed: for neither is it taken at any time for vse, or for liberall vsurie, or recompencing vsurie, but onely for gainefull vsurie, whereof our question is. And in this sence it is taken two wayes, either for the gaine it selfe, couenanted or principally intended for loane, which in Latine is properly called *fœnus*; or for the contract it selfe of lending for gaine, which properly is called *fœneratio*. Of the contract, the holy ghost speaketh in this place, whereby a man giueth or putteth forth his money to vsurie.

Whereas therefore Vsurie is a contract, let vs briefely distinguish those contracts which concerne the alienation or permutation of goods, that it may the better appeare, what kind of contract it is: for such contracts are either for the perpetuall alienation of goods, or but for a time. The perpetuall alienation, if it be liberall and free, is giuing: if for recompence, then is it a commutation either of ware for ware, which is called barterie; or of money for money, which is called exchange; or of ware for money, which is selling; or of money for ware, which is buying. The alienation which is but for a time, is either of the vse onely, or of the propertie also: that which is of the vse only, if it be liberall and free, is called commodation, or lending to vse; if for recompence or hire, then is it called location, or letting to hire; that which is not onely of the vse, but of the propertie also, if it be liberall and free, it is called mutuation, or lending to spend; if illiberall and for gaine, it is called vsurie.

What Vsurie is.

Wherefore the contract of vsurie is nothing else but illiberall mutuation, and may thus briefely be defined: Vsurie is mutuation, or lending for gaine. This briefe definition doth fully set forth the true nature of vsurie, and sufficiently distinguisheth it from all other contracts whatsoeuer.

For first I say it is mutuation or lending, wherein all learned men almost, whether they write for vsurie or against it, doe agree. *In solo mutuo* (sayth one) *vero vel interpretatiuo consistit vsura secundum omnes doctores*, that is, Vsurie according to all the Doctors, consisteth only in loane, whether it be a bare contract of loane, or else cloaked vnder some other contract, which may be resolued or reduced vnto loane. Likewise *Car. Molinæus*, the chiefe patrone of Vsurie, It is the common opinion of all (sayth hee) that Vsurie properly is not committed but in loane: and again loane is the subject of vsurie. Which is also presupposed in the Scripture, *Exod.* 22.25, *If thou lend money to my people*, namely and especially *to the poore with thee, thou shalt not be as an exactour or as an vsurer vnto him, you shall not impose vsurie vpon him.* And the same, if need were, might be prooued by the other relatiue, which is borrowing: for lending and borrowing are relatiues. And if he which taketh vp money vpon vsurie, be a borrower, then he that giueth or putteth it forth vnto vsurie, is a lender.

Sum. Angel. t. vsura.

De Vsur. c. 8.

Subiectum vsuræ mutuum.

The contract therefore of Vsurie is a contract of lending: and whatsoeuer is not a contract of lending either plainely or couertly, that is not a contract of vsurie. Now in the contract of mutuation or lending, diuerse things concurre, which also belong to the nature of vsurie.

1. That it is of such things as are spent in the vse, and consist in quantitie, that is to say, in number, weight, or measure; as money and victuals, corne, wine, oyle, &c. which are particularly mentioned, *Deut.* 23.19. *Leuit.* 25.37. *Neh.* 5.11.

2. And therefore is alienation not onely of the vse, but also of the propertie, from which the vse (of such things as are spent in the vse) cannot be seuered.

3. As the propertie is transferred to the borrower, so the borrower standeth to the hazard of the thing borrowed.

4. That it is not a perpetuall alienation of that which

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is lent but for a time, which time being expired, the borrower is bound to reſtore the principall.

5. Becauſe the thing borrowed is to be ſpent in the vſe, therefore the borrower is bound not to reſtore the ſelfeſame particular which he borrowed, but ſo much in the ſame kind or of the ſame value.

6. It belongeth to the nature of lending, that it bee free and liberall. But herein vſurie peruerteth the contract of lending, being illiberall and for gaine: for vſurie is a contract of lending, wherein the creditour or lender requireth of the borrower not onely the principall in the equiualent or full value thereof, but alſo an ouerplus or gaine. And this is that which followeth in the definition, as the difference to diſtinguiſh it from free lending, that it is for gaine.

By gaine is meant any addition ouerplus or increaſe ouer and aboue the * principall, whether it be money or money worth, required not for the indemnitie of the creditour, to ſaue him harmeleſſe, but for his aduantage to make him a gainer by lending; for that onely is to bee eſteemed gaine, which is an ouerplus, clearely gotten aboue the principall. And whereas I ſay it is either mony or money worth: this money worth reacheth farre, not onely to goods and wares, but alſo to labours and ſeruices, and whatſoeuer elſe being valuable by money, may lawfully be let or ſold for money. And when I ſay that vſurie is lending for gaine, it is meant, that in the firſt act of lending vpon vſurie, or afterwards in the forbearing, whereby that lending is continued, gaine is, if not couenanted for, yet at the leaſt intended. So that where there is a couenant or intent of gaine by loane, whether it be in the firſt act of lending, or afterwards in the forbearing, it is vſurie: and contrariwiſe, where there is neither a couenant nor intent of gaine in lending or forbearing, there is not vſurie, though there be an ouerplus or increaſe receiued ouer and beſides the principall. Now, that Vſurie is thus

* The ſumme lent, we call the principall: the Latines, *ſortem*, the Greecians, δάνειον & δάνεισμα, ἀρχεῖον, ἀρχεῖον δάνειον, κεφάλαιον.

thus to be defined, it is euident: firſt, becauſe as all vſurie is lending for gaine (as no man of learning will denie) ſo reciprocally all lending for gaine is vſurie; neither can it truly be referred to any other contract: as I will make it plaine anone, when I ſhall ſhew, how Vſurie by his definition is diſtinguiſhed from all other contracts whatſoeuer. Secondly, becauſe all lending for gaine, and all gaine required for loane, is in the Scriptures condemned vnder the name of vſurie.

The Hebrew word *Neſhek* is the ordinarie name to ſignifie vſurie, as *fœnus* in Latine, or τόκος in Greeke, or vſurie in Engliſh. For the mony which is lent vpon vſurie, is called *Noſhek*, a biter, or which biteth: and the Hebrew phraſe, which ſignifieth to be lent vpon vſurie, is to bite, as appeareth plainely, *Deut.* 23. 19, *Thou ſhalt not lend vpon vſurie to thy brother money or meat, or any thing elſe, Aſher iiſhak*, which biteth, that is, which is lent vpon vſurie: for whatſoeuer the vſurer lendeth, it hath teeth and jawes to eat and conſume the ſubſtance of other men; his corne or victuals which were made to be eaten, doe eat; and his money which was made to be ſpent, doth waſt the ſubſtance of others. And therefore Hebrew writers doe teach, that in the name of vſurie is included an admonition, not to borrow vpon vſurie: for he which taketh money vpon vſurie, taketh as it were a ſerpent into his boſome. Now the money which is lent vpon vſurie, is ſaid to bite or gnaw, becauſe it biteth & gnaweth away ſome of the borrowers goods, which when it is repaid, it bringeth with it to the lender: and for this cauſe the vſurer who lendeth forth his mony vpõ vſurie, is ſaid in the ſame place, to cauſe his mony to bite; and the gaine or ouerplus, whether it be more or leſſe, which the money lent vpon vſury hath bitten away from the borrower, whither he be rich or poore, is call *Neſhek*.

Deut. 23. 19. *Lo Taſhik.*

And further that *Neſhek* is the ordinarie word in the Scriptures to ſignifie vſurie, and alſo that all increaſe and

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gaine aboue the principall exacted for loane is vſurie, is manifeſtly proued by the other words which the holy Ghoſt vſeth to expound the word *Neſhek*, and to ſignifie vſurie; thoſe are *Tarbith* and *Marbith*, both deriued from the ſame root *Rabah*, which ſignifieth to increaſe: & they are fitly tranſlated *incrementũ*, *augmentum*, increaſe; *amplius*, more: ſo that he which exacteth an increaſe or gain aboue his principall, or requireth more by couenant than hee lent, he taketh *Tarbith* or *Marbith*, that is vſurie. The Grecians tranſlate it πλεονασμὸν, that is, ſayth *Balſamon Nyſſeni ſcholiaſtes*, when a man doth lend any thing that hee may receiue more than he gaue. And that theſe words are vſed for expoſition of *Neſhek* firſt the text it ſelfe in the Scripture, *Leuit.*25.36,37. *Pro.* 28.8. *Ezec.*18.13.& 22.12. doth plainely proue: Where theſe words being vſed as Synonyma, that is, as words of the ſame ſignification, *Tarbith* and *Marbith*, are ſet after *Neſhek*, ἐξηγητικῶς, that is, by way of expoſition. This is alſo teſtified by *D. Kimbi* writing vpon *Ezech.*18, where he ſetteth this downe as the receiued opinion of the Iewes, that *Neſhek* and *Tarbith* are all one. And the ſame is confeſſed by *Caluin* himſelfe, that wheras vſurers auoided the name *Neſhek*, which ſignified biting, as they doe the name vſurie among vs, as being odious; and therefore alledged, that they tooke not *Neſhek* but *Tarbith*, as among vs they will not be thought to take vſurie, but conſideration, vſance, or intereſt: therefore the Lord forbiddeth as well *Tarbith* as *Neſhek*, whereby hee condemneth generally *Quamlibet ſortis acceſſionem* (ſayth *Caluin*) any addition or increaſe aboue the principall. And vpon *Ezechiel*, cap.18. he ſayth, The Prophet condemneth not only *Neſhek*, which ſignifieth biting, but alſo *Tarbith*, which he tranſlateth *incrementũ*, *increaſe*: *hoc eſt* (ſayth he) *quicquid lucri ſibi auari homines conciliant ex mutuo*, that is, whatſoeuer gaine couetous men doe get to themſelues by loane. And the like may be ſaid of τόκος and *fœnus*, which are the fruit or birth of money, be it more or leſſe. Laſtly, this is the

Hu Neſhek hu Tarbith.

In Exod.22.25 Leuit.25.36,37

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receiued opinion of the most approoued and ancient writers in the Church of Christ, as of *Ambrose*, *Hierome*, and *Augustine*, to which wee may adde the authoritie of the counsell held at Agatha, all which are to this purpose cited by *Gratian*, to prooue, that whensoeuer any gaine is exacted for loane aboue the principall, it is vsurie: for whereas some imagined, that they committed not vsurie, becausse they tooke no increase or gaine in money, but in wares and other commodities, *Ambrose* sayth, *Et esca vsura est, & vestis vsura est, & quodcunque sorti accedit vsura est: quod velis ei nomen imponas, vsura est*: Meat is vsurie, and garment is vsurie, and whatsoeuer is added ouer and besides the principall, it is vsurie; giue it what name you will, it is vsurie. *Hierome* likewise: Some think (sayth he) that vsurie is onely in money; which the holy Scripture foreseeing, taketh away the ouerplus of euery thing, *Vt plus non recipias quam dediſti*, That thou receiue no more than thou diddest giue. Againe, some (sayth he) for money lent, receiue gifts of diuerse kinds, and they doe not vnderstand that it is called vsurie and increase, whatsoeuer it be that they receiue aboue that which they gaue. And to the same purpose is that which is alleadged out of the counsell held at Agatha, *Vsura est vbi amplius requiritur quã datur*, It is vsurie, when more is required than is lent. *Augustine* goeth further, If thou (sayth he) hast lent money to any man, of whom thou lookest to receiue more than thou gauest, not money alone, but any thing more than thou gauest, whether it be wheat, or wine, or oyle, or any thing else; if thou expectest to receiue more than thou gauest, thou art an vsurer.

Caus.14.q.3.

Lib.de Tob.c.14.

Lib.6.in Eze.18.

In Ps 36.

Vpon which testimonies *Gratian* concludeth, behold it is euidently declared, That whosoeuer for loane is exacted aboue the principall, it is vsurie. *Lactantius* also speaking of vsurie, sayth, To receiue more than thou gauest, it is vnjust: and afterwards addeth, That a just man will not defile himselfe with such gaine. Likewise, all increase whatsoeuer

Lactant.de vero cult.l.6.c.18.

whatſoeuer required for loane, in the ciuile law alſo is accounted vſurie. Laſtly, the common lawyers are of the ſame judgement: For *Glanuile*, who was lord chiefe Iuſtice of England in the dayes of *Henry* the ſecond, teacheth, that vſurie is committed, when a man hauing lent any thing that doth conſiſt vpon number, weight, and meaſure, doth take any thing ouer and aboue his loane, *Lib. 10. cap. 3.*

And thus it appeareth, that the true nature of vſurie is expreſſed in this definition. Let vs now ſee how by this definition vſurie is diſtinguiſhed from other contracts, and alſo other things which may ſeeme to haue ſome affinitie therewith: for of the reſt it is needleſſe to ſpeake.

It is therefore diſtinguiſhed 1. from all liberall contracts, as that of donation, or free gift; of mutuation, or free lending to ſpend; of commodation, or free lending to vſe; becauſe they be free and liberall, but vſurie is illiberall and for gaine.

2. From all lawfull buying: becauſe in buying there is a perpetuall alienation of money, in vſurie but for a time: and therefore in the contract of buying & ſelling, the ſeller is not bound to reſtore the money againe; but in the contract of vſurie, being a contract of mutuation or loane, the debtour is bound after a time to reſtore the money againe. Whereby it appeareth, that a contract of buying rents, whether for euer, or for a mans life, wherein there is an abſolute bargaine and ſale, and a perpetuall alienation of the principall, howſoeuer there may be injuſtice therein, if equalitie be not obſerued, yet is it not vſurie: for the ſubject of vſurie is loane, and by the contract of loane the borrower vndertaketh after a time to repay the principall.

3. From lawfull Location or letting to hire: which is the rather to be obſerued, becauſe ſome imagine, that money and other things which are lent vpon vſurie, may as well be let as other things. But there is great diffe-

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rence betwixt vſurie and the lawfull contract of Location or letting. And firſt they differ in the ſubjects: ſo that the things which be lent vpon vſurie cannot bee let, namely, to that vſe for which they are lent, and thoſe things which be let cannot be lent vpon vſurie.

Vſurie is in thoſe things which are ſpent in the vſe, and conſiſt in quantitie, ſtanding in number, weight, and meaſure.

Location, is of ſuch things as are not ſpent in the vſe, neither ſtād in number, weight, and meaſure.

The ſubject of vſurie, are ſuch things as haue no fruitful vſe in themſelues, but the gain which is to bee raiſed by imployment of them, is to be imputed to the induſtrie and skil of the imployer.

The ſubject of location, haue a fruitful vſe in thēſelues naturally.

The vſe of things lent vpō vſury cannot bee ſeuered, or reckoned apart from the propertie and dominion; becauſe they are ſuch things as are ſpēt in the vſe, and therefore if you vſe them, you ſpend them.

The fruitfull vſe of things lent, may be ſeuered and reckoned apart, and is valuable by it ſelf, as of lād, goods, houſe, &c. which remain in the vſe vnſpēt.

In the cōtract of loane, whether free, or vpon vſury, the lender graunteth to the borrower, not only the vſe, but alſo the propertie of the thing lent, frō which the vſe of that, which we lend to be ſpent in the vſe, cannot be ſeuered: hēce it is called *mutuum*, becauſe by lending it is made *ex meo tuum*.

In the contract of location, the letter granteth to him that taketh to hire, the vſe only of the things, retaining the propertie to himſelfe.

Becauſe

Becauſe that which is the ſubject of loane and vſury is ſpent in the vſe, and is lent to be ſpent; therfore the borrower is bound to reſtore, not the ſame particular which he borrowed, but ſo much in quantitie or full value in the ſame kind, without any impairing or diminution.

Becauſe that which is the ſubject of commoditie and location is lent & let, not to bee ſpent, but only to be vſed; therfore he that taketh the ſame to vſe, is bound to reſtore the ſelfe ſame particular, which for the moſt part is impaired and made worſe in the vſe.

As in mutuation and vſurie, the propertie is tranſlated to the borrower, ſo with the propertie alſo the hazard wholly appertaineth to the borrower: for the verie contract of mutuation includeth in it an obligation binding the borrower, that whatſoeuer becommeth of this particular which he borroweth, he ſhall reſtore the full value thereof at the day appointed, in the ſame kind. And to this purpoſe the borrower maketh promiſe, either by word or writing, entereth into bonds and ſtatutes, laying his goods to pawne, or his lands to morgage, giueth ſureties, to aſſure and ſecure the creditor for the principall.

As in location the vſe is communicated to the hirer, but the letter retaineth the propertie; ſo the perill and hazard of the thing, if it ſhall miſcarie without the default of the hirer, belongeth to the letter, and not to the hirer; becauſe it came for his hire, *Exod.* 22. 14. And it is a rule in law, To whom the hazard appertaineth, to him the fruit and profit belongeth.

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To conclude therefore, things that ſtand in quantitie, in number, weight and meaſure, as money, meat, and drinke, wine, oyle, &c. and are lent to be ſpent, *Non cadunt in commodatum aut locatum*, they cannot be let. For in ſuch things, contrarie to the contract of Location, the propertie with the vſe is transferred to the borrower, and hee becommeth owner for the time thereof: neither is there in ſuch things themſelues any fruitfull vſe, which is valuable by it ſelfe, being ſpent in the vſe: but if there ariſe any gaine, it is to be aſcribed to the skill and induſtrie of the borrower, who is the owner for the time of that which he borroweth. Neither is he to reſtore the ſame particular, impaired by the vſe, but the full value in the ſame kind with better rather than worſe: neither doth the lender but the borrower ſtand wholly to the hazard and perill. And therefore the letting of ſuch things as are not lettable, is nothing but meere vſurie vnder another name. Indeed if ſuch things as ſtand in quantitie, as money and ſuch like, be not lent to be ſpent according to that vſe for which they were ordained, but to ſome other vſe and purpoſe; the lender communicating onely the vſe, and retaining the propertie, requiring again the ſelfe-ſame particular to be reſtored, himſelfe alſo perhaps ſtanding to the hazard, if it miſcarrie without the borrowers default; thē this contract is not mutuation (for therby the property is alwaies altered) or vſurie, but cōmodation, if it be free; or location, if it be for hire. Howbeit, this hire, vnleſſe the letter do ſtand to the hazard, or vnleſſe the thing be impaired in the vſe, ought to be little or nothing: for if there be inequalitie betwixt the hire and the vſe, though there be not vſurie in ſuch a cōtract, yet there is vnjuſtice.

4. From the contract of partnerſhip; wherein one man hauing perhaps no skill in merchandiſe, committeth a ſtocke of mony to another, being a marchant or tradeſman, to the end that he may imploy the ſame in ſome lawfull traffique, and couenanteth with him not onely to be part-

partner with him in a proportionable part of his gaine, if it pleaſe God to make him a gainer, but alſo to partake with him in the loſſe, which without his default hee ſhall ſuſtaine. For here, although there be expectation of gain, yea and a requiring and taking of gaine for the moſt part, yet there is not vſurie: for in partnerſhip, the propertie of the money is not transferred vnto him that receiueth it, but remaineth in him which did deliuer it, and at his hazard and perill it is imployed: and therefore in partnerſhip there is not ſo much as loane, and much leſſe vſurie: for as *Molinæus* truly ſaith, *In contractu ſocietatis ceſſat ſubiectum vſuræ, ſcil. mutuum: in partnerſhip the ſubiect of vſurie ceaſeth, viz. loane.* For in loane the propertie is transferred to the borrower, and with the propertie the hazard: ſo that if the principall miſcarry, it miſcarrieth to the borrower; it is ſafe to the lender, by the very contract of mutuation or lending, wherein the borrower ſecureth the lender by ſuch ſecuritie as the lender thinketh ſufficient, whether it be his word, or his bill, or his bond, or his pawne, or his ſuretie, for the repayment of the principall. In the contract of partnerſhip, he that deliuereth his money to the other, doth not couenant abſolutely for the reſtitution of his principall, and much leſſe for gaine, but conditionally, accordihg to the euent or ſucceſſe of the negotiation; couenanting as well to be partaker of the loſſe as of the gaine. But the contract of mutuation or free lending, bindeth the borrower by an abſolute couenant to reſtore the principall: and the contract of vſurie bindeth the borrower by an abſolute couenant, not only to repay the principall, but alſo to yeeld the ouerplus couenanted for. And this abſolute couenant is not an abuſe beſides the nature of this contract (as ſome haue imagined) but as the abſolute couenant of the reſtitution of the principall is included in the contract of mutuation, ſo the abſolute couenant not only of repaying the principal, but alſo of paying vſury, is included in the cõtract of actual, or.

as they call it, formall vsurie: and is so of the nature of this contract, that where this absolute couenant is not, there is not actuall and formall vsurie. For if there be a couenant onely in *euentum lucri*, to gaine if he gaine; or a bare expectation of gaine for loane without any further couenant, but for the restitution of the principall, then is the former not formall vsurie, though it bee mentall and actuall in part, and the latter is but mentall vsurie: & not then neither, if as on the one side there is a couenant of partaking gaine, if there be gaine; so on the other side there be a couenant of partaking losse: or as there is expectation of gaine, if the borrower gaine, so there be an vnfained purpose of bearing part of the losse, which the borrower without his default shall sustaine: for then the former is the contract of partnership; and the latter in respect of the outward act, is the contract of lending: but in regard of the purpose of the heart, intending gaine where there is gaine, and purposing to beare part of the losse where there is losse, it is partnership. Where by the way we are to note, that howsoeuer vsurers doe build their practise vpon the judgement of some diuines, yet no godly learned diuine doth allow the vsurie which is vsually practised. And I am perswaded, that if they vnderstood this absolute couenant or expectation of gaine, without purpose of hazarding the principall or any part thereof, to be of the very nature of an vsurious contract, as indeed it is, they would neuer haue spoken or written word in the defence of vsurie. For they would not haue a man to make an absolute couenant for gaine, but in *euentum lucri*, that is, that he may couenant, if the borrower shall raise a lawfull gaine, to haue part thereof. And they define that vsurie which they allow, to be *partem lucri*, part of the borrowers gaine. So that by their judgement, if a man borrow money, not to make a gaine of it, but otherwise for his necessarie vses, of such an one no gaine is to be required: or if the borrower, which takes vp money,

hoping

hoping to raiſe a gaine thereby, ſhall not gaine, of him there is no gaine to be exacted. But if the borrower ſhall not onely bee no gainer, but notwithſtanding hee hath vſed his skill and diligence in his trade, ſhall alſo prooue a looſer, the conſtant judgement of learned diuines in this caſe is, That the lender, which for his loane either couenanteth or looketh for gaine, muſt be content to beare part of the loſſe: ſo that the difference which is in ſubſtance of matter betwixt thoſe diuines which ſeeme to ſpeake for vſurie, and vs that ſpeake againſt it, is very ſmall. They allow that contract, in which there is a conditionall couenant for gaine, if the borrower gaine, with an vnfained purpoſe of partaking in his loſſe: We allow that contract wherein there is a couenant, as of partaking in the gaine when there ſhall be gaine, ſo of bearing part of the loſſe, when there ſhall be loſſe, without his default that receiued the money to employ it, that ſo there may be equalitie. Which contract in ſubſtance differeth little from the former: for if thou muſt haue an vnfained purpoſe to beare part of the borrowers loſſe, and art bound in conſcience to put that purpoſe in execution, when he is a looſer; why ſhouldeſt thou not make thy couenant accordingly, if thou haſt to deale with an honeſt man? And why mayeſt thou not as well make thy contract ſo, if the purpoſe of thy heart be vpright, as to thinke, that after thy contract is made, thou art bound in conſcience ſo to deale? Now if thou diddeſt couenant equally to beare part of the loſſe, as well as to reape part of the gaine, then were thy contract neither vſurie nor loane, but partnerſhip, which is a lawfull contract. Indeed, I doe confeſſe, it is more fit many times that the borrower ſhould ſtand to the lenders courteſie, than the lender altogether to the borrowers fidelitie: and therfore though there be a couenant on the one ſide, in *euentum lucri*, to partake in the gaine, if there ſhall be gaine; and on the other ſide, but a purpoſe of bearing part in the loſſe, ſo

that purpose be vpright and vnfained, I would not altogether condemne such a contract. It were therefore to be wished, that men hauing learned to distinguish vsurie from other lawfull contracts, would according to the scriptures simply and absolutely condemne it, rather than they should by seeming to allow and commend vnder the name of vsurie some other lawfull contract (which indeed are not vsurious) giue an occasion of so great offence to couetous worldlings: who when they heare some vsurie allowed by diuines, they doubt not (such is our naturall selfeloue) that the vsurie which themselues practise, is to be warranted, though their practise differ neuer so much from the judgement of all learned and godly diuines.

5. It is distinguished from three other things, to which the name of vsurie especially in the Latine tongue is assigned, but are not this gainefull vsurie, wherof we speak: the first of these is the aduenturers vsurie, which in Latin is called *nauticum*, or *maritimum fœnus*, and is a gaine or allowance made for money, which is transported beyond the seas, at the perill and hazard of the creditour, contrarie to the contract either of gainefull vsurie or free loane, and seemeth to draw neere to partnership, the manner whereof is thus: I deliuer to a marchant who is to trauell beyond seas, a summe of money for him to vse in negotiation, as he thinketh best for his aduantage, conditioning with him, that if his ship miscarie, I will loose not onely my hope of gaine, but also the principall it selfe: but if his ship shall come safe to land, by the ariuall whereof hee is sure of good gaine, I looke for an allowance proportionable to that hazard which I sustaine. And this hazard, men were wont to vndertake, either for the whole voyage, couenanting for a certaine gaine, if the ship arriued safe at the same port from whence it first set forth (which kind the Grecians call ἀμφοτεροπλοῦν); or else but for the one part of the voyage, as from one port to another,

another; as from London to Venice, which they called ἐπιτόκιον. But for as much as couetous men were apt to vſe this practiſe as a cloke to couer their vſurie, pretending great aduenture or hazard when there was little or none, & to exact an vnreaſonable gaine far aboue the proportion of their aduenture or hazard: Therefore *Iuſtinian* ſtinted this vſurie at 12 in the hundred: And the Canon Law is thought wholly to condemne it. *Decr. Greg. l. 5. tit. de vſuris Q. Nauiganti.* But as *Hotoman* hath ſhewed, the text is either corrupted, the word (not) being omitted (for *Gregorie* in that chapter ſetteth downe three caſes, wherof this is the firſt, which he exempteth from vſury:) or elſe the law is verie vnreaſonable, ſeeing where is hazard, there may be gaine required as the due price thereof. And therefore aduenturers vſurie may be allowed, not onely in *traiectitia pecunia*, that is, in money ſent ouer the ſea at the creditors perill; but alſo in other caſes wherein the creditor ſuſtaineth the like hazard: Prouided alwayes, that there bee an aduenture or hazard in truth, and not in pretence onely: and alſo that the gaine be proportionable to the hazard.

Budæus de Aſſe
Glareanus de Aſſe. cap. 12.
Hotoman de vſuris.

The ſecond is that which ſome call liberall vſurie, being indeed a gratuitie or free gift, which the borrower finding himſelfe much benefited by the lenders curteſie, doth of his owne accord in teſtimonie of his thankfulnes, freely giue to the lender, who neither intended when he lent, nor expected whiles he forbore, any gaine, and much leſſe couenanted for it: For in this caſe, although the lēder receiue ſome allowance aboue the principall, yet he committeth not vſurie: becauſe neither the contract which he made, was lending for gaine; neither is the ouerplus which he receiueth, a gaine, either couenanted, or intended, or required for loane; but a gratuitie or thankfull curteſie, which may with good conſcience be giuen and receiued from an able and willing giuer. For as the lenders curteſie hath not made him vncapable of a good

turne from the borrower, which before hee had lent, he might haue receiued: so doth it bind the borrower to duties of thankfulnesse, which they call ἀντιδοσεις, especially if he haue well gained by that which the creditor could not well forbeare.

The third, is that which is called *vsura compensatoria, recompencing vsurie*, which we call interest: For although interest among Lawyers be of a more large signification, as belongeth not onely to loane, but also to some other contracts: yet as it is referred to loane, it is in effect the same with recompencing vsurie, which is nothing else but a just recompence which the debtor, hauing through his default bene the effectuall cause of the creditors hinderance, doth owe vnto him by the law of nature. And that hinderance may be twofold, *damnum emergens, losse arising*, or *lucrum cessans, gaine ceasing*: But this ceasing gaine which must come into estimation, must not be vncertaine and doubtfull, but certaine: or at lest very probable. For if the creditor through the default, either incurre losse, or be hindered of certaine gaine, it is verie equall that thou shouldest make him such recompence *quanto creditoris interest, as he is damaged or hindered by the delay.* And it is very lawfull that the creditor should prouide for his owne indemnitie in this behalfe: For it is against equitie (as the Apostle saith in a like case) that to the creditor should be θλῖψις, and to the debtor ἄνεσις; but the hinderance is to be recompenced, that there may bee ἰσότης, that is, it is vnjust that the creditor should sustaine losse or hinderance through the debtors default: or that the debtor should bee enriched with the creditors losse or hinderance: But equitie requireth that a full recompence be made, that the creditor may receiue his owne without losse or hinderance; and the debtor hauing bin through his delay the cause of the creditors hinderance, should sustaine the penalty of his owne, either negligence or vnfaithfulnesse: For interest in respect of the creditor, is a

2. Cor. 8. 13.

just

juſt recõpence of his hinderance ſuſtained by the debtors fault; & in regard of the debtor, it is a penaltie: For which cauſe it is called *cõpenſatoria vſura*, in reſpect of the creditors loſſe, ſo alſo *punitoria vſura*, in reſpect of the debtors defalt. As for example, I lend thee one hundreth pounds, which thou vndertakeſt to repay at the end of ſix moneths: which time being expired, and thou either through negligence or vnfaithfulneſſe failing of thy promiſe, I incurre a loſſe (perhaps by forfeiture of a bond, pawne, or by taking vp money vpon vſurie to preuent that loſſe) or elſe hauing neceſſarie occaſion to imploy my mony to my certaine or very likely gaine, am hindered of that gaine: In this caſe I may lawfully prouide for mine indemnitie, by exacting an equall recompence at thine hands: and thou art bound in conſcience to make good this loſſe or hinderance which through thy default I ſuſtaine. But here certaine cautions are to bee remembred.

Firſt, that intereſt be eſteemed not according to the gaine or benefit which the borrower hath reaped by the imployment of the money, but according to the hinderance or loſſe which the creditor ſuſtaineth through the borrowers default.

Secondly, that intereſt is not to be required, *niſi poſt morã*, but only after delay & defalt cõmitted by the borrower: for vntill then, the borrower (vnleſſe he were ſuch a one as could compell the creditor to lend) is not the effectuall cauſe of the creditors loſſe.

Thirdly, that not alwayes after delay it is to be required, but onely then, when the creditor hath indeed ſuſtained loſſe or hinderance by the borrowers delay.

Fourthly, that he do not voluntarily incurre any loſſe, meaning to lay the burthen thereof on the borrower, but do his true endeuour to auoid it, either in whole or in part.

Fiftly, that when he ſuſpecteth loſſe or hinderance by

the debtors delay, he deſcend not vnto extremities with thoſe who haue broken day, not through negligence or vnfaithfulneſſe, but through want and neceſſitie, which they did not foreſee: and let him remember, that where is no fault, there ought to be no puniſhment.

Sixtly, that the eſtimation of the intereſt be not referred to the creditors owne arbitrement (for it is not fit that euerie creditor ſhould be his owne caruer) but committed to the judgement of ſome other honeſt and diſcreet men. [And for as much as it is ſuppoſed that the creditor might (to preuent his loſſe) borrow according to the rate permitted by law, therefore *Iuſtinian* ſtinted recompencing vſurie, at ſix in the hundred.] Which conditions being obſerued, it is lawfull for the creditor to require an ouerplus beſides his principall: which ouerplus, notwithſtanding is not vſurie. For there is great difference betwixt vſurie and intereſt. In vſurie, the lender intendeth and ſeeketh gaine; by intereſt, he onely prouideth for his indemnitie. Vſurie is intended, or perhaps couenanted for in the very contract: intereſt is not intended at the firſt, but happeneth after delay. Vſurie is a gaine which from the time of the contract, vntill the time of payment, accrueth to the lender: intereſt is a recompence of the loſſe, which after the day appointed for payment, the creditor ſuſtaineth through the borrowers default.

L. eos qui § cæteros Cod. lib. 4. tit. 32. c. 26.

When as therefore men pretend the honeſt name of intereſt to their gainfull vſurie, it is pernicious Sophiſtrie, ſayth *Melanchon*.

Lib. de definit. appellat.

And thus you haue heard what vſurie is. Now we are to proceed to a threefold deſtinction thereof. And firſt, that vſurie is either inward and mentall, or outward and actuall. The mentall is a lending for gaine without couenant, that is, when the creditor onely intendeth and looketh for gaine by lending and forbearing his money, but doth not indent or couenant with the borrower for gaine.

Mentall vſury.

gaine. And this may be called the vsurie of the heart: for the Law of God being spirituall, doth not onely restraine the hands, and outward man; but also the intent and purpose of the heart: in so much that morall actions, though in shew good, are to be judged euill, if they proceed from an ill intent, and tend to an ill end: For he that intendeth euill, hath the like euill will with him that worketh euill: And he which by lending onely intendeth his owne gaine, he lendeth for gaine. And therefore, if actuall vsurie be euill, then the intent and purpose thereof is also euill. For lending is a worke of charitie, and an act of liberalitie, wherein if we haue true charitie, we respect not our owne profit, but the benefit of the borrower. Wherefore as *Augustine* saith, If thou lookest to receiue more than thou gauest, thou art an vsurer. And hereunto the most writers referre the speech of our Sauiour, *Luk.* 6. 35, δανείζετε μηδὲν ἀπελπίζοντες, Lend, looking for nothing; that is, for no gaine or profit thence: For as the Canonists and Schoolemen say, *Sola spes vsurarium facit*, hope alone maketh an vsurer: But that is thus to be vnderstood. Rom. 7. 14. In Psal. 36.

1. When the expectation of gaine is the cause of our lending; and when our owne profit is principally intended, that is, when we so lend for our owne gaine, as that were it not for the expectation of gaine, we would not lend: For if our chiefe regard bee to helpe our neigbour, and haue but a secondary respect to our owne profit, as if that were not we would notwithstanding lend for charity and humanitie sake; this secondarie respect maketh not an vsurer, though it something detract from the puritie of our loue, and the commendation of our loane.

2. When there is expectation and purpose of gaine, without any intent of partaking in the losse: For when the lender so intendeth his owne gaine in the borrowers gaine, as also he purposeth vnfainedly to beare part of his losse, this intent is not vsurious. For although his outward act bee a contract of loane; yet in respect of the purpose

purpose and intent of his heart it is partnership: when as therefore the lender principally intendeth his own gaine, without purpose to beare part of the borrowers losse, that intent or expectation of gaine maketh an vsurer. An vsurer I say, before God, but not before man: an vsurer in the inward court of conscience, but not in the outward and ciuile court, which taketh no notice of mentuall vsurie: neither can it be punished by the lawes of men, who cannot search the heart.

Actuall vsurie. Outward and actuall vsurie is, when the creditor doth not onely intend certaine gaine by lending, but also couenanteth for a certaine summe to be allowed him at a certaine time, or times. This in the Scriptures is called imposing of vsurie, *Exod.* 22. 25, *Thou shalt not impose vsurie vpon him*: wherefore in actuall vsurie, a couenant is made for certaine gaine; and in that couenant the verie forme of actuall vsury consisteth: For which cause some do call such a contract, Formall vsurie. And this couenant vseth to be confirmed by obligation, either verball, as bils and bonds; or reall, as pawnes, or morgage; or personall, as suretiship; whereby the creditor is secured for the receit, and the debtor bound for the payment, both of the principall and also of the vsurie. But in this actuall and outward vsurie, there is a couenant vsually made for the payment, not onely of a certaine summe, but also at certaine times. The summe is proportionated or rated according to the quantitie of the principall, or stocke which is lent, and according to the length of the time: For by how much the principal is greater, & the time lõger; so much greater allowance is made. Now the principall, be it more or lesse, is reduced to the rate of an hundred, to the imitation of the Grecians and Latines: For whereas the Mina among the Grecians contained an hundred Drachmas, they brought the principall to the rate of the Mina, and the vsurie was reckoned according to the number of Drachmas. The Romans also reduced

ced the principall to the centenarie number. And becauſe the *centeſima vſura* (*an vſurie of the hundred part*, that is, of one in the hundred monthly) was the greateſt which by law was permitted among them, therefore it was eſteemed as *As* or *aſsis vſurarum*, that is, as the groſſe or totall ſumme of vſurie: and all leſſer vſuries were tearmed by the parts of the *Aſsis*. And for as much as the *Aſsis* containeth twelue *Vncias*, and euery *Vncia* is the hundred part of the principall, which was payed monthly for the *centeſimæ vſuræ*; hence it is, that the diuerſe notes of vſurie among vs may eaſily be reckoned, according to the Romane computation.

For the *centeſimæ vſuræ*, which were one in the hundred monthly, are in a twelue month (which is a yeare) twelue in the hundred.

So *Deunx* is 11. *dextans* or *decumo*. 10. *Dodrans*. 9. *Bes*. 8. *Septunx*. 7. *Semis*. 6. *Quincunx*. 5. *Triens*, that is, the third part of the *centeſima*, 4. *Quadrans*, which is the fourth part of the *centeſima*, 3. *Sextans*, which is the ſixt part of the *centeſima*, 2. *Vncia*, which is the twelfth part of the *centeſima*, is one in the hundred by the yeare. As touching the time, vſurers among the Grecians and Romans, were wont to couenant for their vſurie to bee paid monthly. For which cauſe, *Baſil* calleth vſurers μηνιαίους ἀπαιτητὰς, monthly exactours; and compareth them to thoſe vncleane ſpirits, which cauſe the monthly fits of the falling ſickneſſe. And according to that ſumme which was monthly payed, was the vſurie named: if the hundred part of the principall was payed monthly for vſurie (which was after twelue in the hundred by the yeare) it was called *centeſimæ vſuræ*, and among the Grecians *vſura drachmalis*: if the 150 part (which was after eight in the hundred by the yeare) it was called *bes centeſimæ*: if the 200 part (which was after ſix in the hundred by the yeare) *ſemis* or *dimidia centeſimæ*: if the 300 part (which was after foure in the hundred by the yeare) it was called *triens* or *tertia pars centeſimæ*.

Molinæus. *Semis ad trientem* ἡμιόλιος, *Lat. ſeſcupla ſeu ſeſquialter.*

Hinc liber fœnebris pecuniæ Kalendarium dictum. *Fœneratoria.* *Hæc olim conſuetudo fuit, ut vltra ſtatutum Kalendarum diem, in Idus concederent dilationem. Itaq; ſolitum erat, ut quæ in Kalendis fœnerauerant, idibus reciperent & relegerent.* *Chabot. in Hora. epod. 2.*

tesimæ. Seeing therefore vsurie was payed monthly, and had the name of that summe which was monthly payed, it were too great an absurditie for any man to imagine (as some haue done) that *Semisses vsuræ* are fiftie in the hundred, that is, halfe of the principall; or *trientes*, to bee the third part of the principall: for then *Semisses vsuræ* should be fiftie in the hundred monthly, and *trientarium fœnus* should be after 33 pound, 6 shillings, 8 pence, monthly for an hundred, &c. Whereas *Antonius Pius* is commended for exercising *trientarium fœnus*, as the least which then was in vse, that with his substance he might heape mony. And accordingly *Iustinian*, when he stinteth vsurie, permitteth gentlemen and noblemen to take *tertiam partem centesimæ*, that is, foure in the hundred: and to marchants, *Vsque ad bessem* (not *sortis*, but) *centesimæ*, that is, after eight in the hundred.

Vid. Budæum de Asse, fol. 24 & 25

Open vsurie. Secondly, Vsurie is either manifest, or couert. The manifest vsurie is a plaine contract of lending for gaine: as when a man lendeth 10 pounds, with this couenant expressed, that at the yeares end he shall receiue 11 pounds. And this vsurie commonly is contained within those limits and bounds, wherewith the positiue laws of countries doe stint and circumscribe it.

Couert vsurie. The couert vsurie, is a couert lending for gain; which is practised either when men being ashamed of vsurie, seeke some honest pretext to hide their couetousnesse; or not being contented with that moderat vsurie which is permitted by humane lawes, find out other deuises, which some call mysteries, whereby they may defeat the lawes which stint vsurie, and may exact without danger of the law, immoderat and excessiue gaine. But this mysticall vsurie is not vnworthily of some called *terrestris pyratica*, land-pyracie. Now it is called couert vsurie, because whereas vsurie is a contract of lending for gaine, this in apparance seemeth to be a contract either not of lending, or not for gaine. When it seemeth not to be a contract of lending,

lending, it is cloaked vnder some other contract, which is to be resolued into loane: for vsurie masketh sometimes vnder the vizard of selling, or buying, or letting, or partnership, or exchange, or aduenturers vsurie: examples of all which are to be produced; and first of selling. For when the seller exacteth an ouerplus, more than the just value of the ware, onely for the time of forbearance which himselfe graunteth to the buyer, hee committeth vsurie. Vsurie in selling.

When I say an ouerplus aboue the just value, I cal that a just value, when there is an equalitie betwixt the ware and the price, according to the common estimation at the time of the sale: but of that equalitie there is some latitude; and we may not thinke that price to bee vnjust, which is but a little vnder or ouer the precise Arithmeticall equalitie. And therefore the seller who graunteth time, so long as he keepeth himselfe within the latitude or compasse of an ordinarie and equall price, he may not be thought to commit vsurie. And it may so fall out, that the buyer will not bee brought to giue the equall price, vnlesse he may haue some time graunted for the payment: In which case, though the buyer may perhaps thinke that he payeth the dearer for the forbearance, yet there is no vsurie, because the seller doth not sell the dearer for time. And when I say (onely for the time of forbearance) I insinuate, that there may be some other reasons, why the seller graunting time, may sell the dearer: as first, when he knoweth, that the value of the thing will be more at the day of payment, than at the day of sale, he may sell it for so much more, as in all likelyhood it will be clearely more worth his charges & hazard (if there shall be any) and the impairing or diminishing of the thing (if it be subject therunto) for the mean time being deducted. And secondly, if the thing which he selleth hath a fruitfull vse, and yet notwithstanding, that vse shall bee in all likelyhood of no lesse price at the day of payment, than

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it was at the day of the sale, hee may take so much the more, as the fruitfull vse of the thing is in the meane time clearely worth, the estimation of the hazard and charge being deducted. As for example, when a man selleth land, and graunteth time for the payment, &c.

I adde, for the time which himselfe graunteth to the buyer, because if the buyer, detaining the price longer than the appointed time, shall bee an effectuall cause of losse or hinderance to the seller, he is to allow him interest, and the seller may with good conscience exact it of him; especially if not through want, but through negligence and vnfaithfulnesse, he vseth delay.

But when a man selleth his ware for more than the just price, onely because he giueth time to the buyer, he doth indeed sell time, which is not his to sell, and vnder the contract of selling he committeth vsurie: for when the seller is content to graunt time to the buyer for the payment of the price agreed vpon, it is all one, as if hee lent that money for such a time: for the voluntary forbearing of money due to him for his ware, is all one with loane: and vpon such forbearing the buyer becommeth a debtour, and the seller a creditour. As for example, thou sellest me ware for 11 pounds, to be paid at the end of six months, which thou wouldest haue sold for 10 pounds in present money: This men may call what they will, but it is vsurie, after the rate of twentie in the hundred. Likewise, if a man selling a cow, or some other commoditie worth fortie shillings, to a poore man, shall agree with him, because he is not well able to pay so much together, to take twelue pence a weeke for a yeare, vnder a colour of accommodating the poore man, and condescending in his sale to his meane abilitie, he requireth an vsurie of thirtie in the hundred.

But will you heare a mysterie? A gentleman in his need commeth to an vsurer to borow a hundred pounds, the vsurer tels him he hath no money, but (sayth hee) to accommo-

accommodate you, I will helpe you with a commoditie worth an hundred pounds: which commoditie you may commit to such an one (meaning his broker) and he will sell it for you. The gentleman taketh the commoditie, entereth into a bond of two hundred pounds for the payment of an hundred, and perhaps with vsurie for the said commoditie: he intreateth the broker to sell it for him, promising him a reward. The broker vndertaketh the matter, and willeth the gentleman to repaire vnto him the next day: in the meane time he selleth it to the same vsurer for fourescore pounds, or an hundred markes. So that vnder the colour of selling a commoditie, the vsurer lendeth but fourscore or an hundred marks, for which he will receiue a hūdred, or perhaps a hūdred & ten pounds. Notwithstanding, the gentleman finding his present need supplied, is wel eased for a time, like to a man which in the fit of an ague hath drunke a cup of cold water: but when the day of payment commeth, he is in greater distresse than before; for now being not able to pay, he forfeiteth a bond of two hundred pounds. But you may not thinke, that the vsurer will straightway sue the bond: No, rather than he will deale extreamely with him, hee will giue him a new day, and it may be, feed his prodigalitie with more money, to the intent that he may morgage his land to him, for the payment both of the new debt, and of the former summe, with vsurie: which payment the vnthriftie gentleman being not able to make, the vsurer hauing according to that curse, *Psal.* 109. 11, gotten his lands into his net, he maketh a prey of him. And thus the possessions of many gentlemen, become the prizes, as it were, of our land-pyrats.

Secondly, vsurie is cloaked vnder the contract of buying, when a man for the payment of money beforehand to him that needeth present money, buyeth any commoditie vnder that, which in all likelyhood will be the price or true value thereof at the time of the deliuerie. I say Vsurie in buying.

to him that needeth present money. For otherwise, no man will sell his commodities vnder foot, vnlesse he haue need of readie money. And therefore this aggrauateth the fault of such buyers, who take aduantage by their neighbours necessitie, and seeke to gaine by their need. This is after a sort as the Prophet *Amos* speaketh, to buy the poore for siluer, and the needie for a paire of shooes. Amos 8.6.

I adde, *vnder the true value*, because if it bee doubtfull whether the commoditie will beare a greater or lesse price at the time of the deliuerie thereof, such a contract is not to be blamed as vsurious. But when there is certaintie that the price will be greater, then is vsurie committed in such a contract: for the laying downe of mony before hand to a man that standeth in need thereof, is in effect all one, as if he lent him so much mony to be repaid in ware. When as therefore he couenanteth to receiue ware of greater value than his money commeth to, he lendeth for gaine, and so committeth vsurie.

As for example: a farmer wanting money to pay his rent, entreateth an vsurer to lend him money vntill Midsummer; and finding him backward, offereth him consideration: nay (sayth he) I will not require vsurie of thee, I will deale better with thee than so, we will take a course to supply one anothers want: for as thou wanteſt money now, so shall I want corne then; here is sixteene pounds, for which thou shalt giue mee at Midsummer twentie quarters of good wheat. This bargaine the farmer is content to accept, rather than to forfeit his lease, albeit he knoweth well ynough, that at Midsummer his corne is like to be better worth than twentie pounds.

Againe, a countreyman commeth to a farmer, that is at great charge in the inning of his haruest, and vnderstanding that he wanteth readie money to defray his expences, vpon occasion of speech maketh him this offer, to let him haue eight pounds in readie money, if the farmer on New-yeares day will deliuer to him twenty quarters

ters of barley, which at that time are like to be worth 11 or 12 pounds: so that for the forbearing of eight pounds foure moneths, he would gaine three or foure pounds.

This kind of vsurie is often practised in buying of rents or annuities: But forasmuch as some are too fauourable towards such contracts, and others too austere against them, it shall not be amisse briefly to determine what we are to hold in this point. For where is on the buyers part a purpose and an absolute couenant for the perpetuall alienation of his money, and on the sellers part no couenant for the redeeming of his rent, it is plaine that in such a contract there is no loane, and therefore no vsurie: Howbeit if equality be not obserued, there may vnjustice and oppression be committed.

When as therefore a man hauing an hundred pounds, (on which he is loath to spēd being his stocke) buyeth an annuitie or rent during his life, of twentie marks, or 14 or 15 pounds, as shall be thought most equall; such a contract is lawfull and just, and is especially to be commended to single men or women who haue no charge depending on them.

Or if a man bee willing to leaue a rent or annuitie to others after him, he may buy for his hundred pounds a proportionable rent, perhaps of fiue or six pounds for euer, to the payment whereof the sellers lands may be liable. But what if a man buy a rent for a certaine and difinit time, as for ten or twentie yeares? I answer, if it be a true contract or bargaine and sale, and a proportionable rate obserued, that it is not vsurie, no more than by the payment of a fine, to diminish the rent. Howbeit vsurie many times is cloked vnder such contracts: As for example, A man borroweth, or alreadie oweth an hundred pounds, which because he is not able to pay at once, the creditor for it doth, as it were, buy of him a rent of twenty pounds a yeare for ten yeares, which is a greater vsurie than of ten in the hundred: For the borrower paying

yearely ten pounds of the principall, doth notwithſtanding pay yearely ten pounds for vſurie, as though no part of the principall had bene in the former yeares paid.

And thus we are to judge of thoſe contracts wherein there is an abſolut couenant for the alienation of the principall. But the greateſt controuerſie is concerning thoſe bargaines wherein the ſeller of a rent reſerueth libertie to redeeme it, and the buyer couenanteth vpon the repayment of the principall to ſell it backe againe, or rather to releaſe it. I aunſwere, if the buyer of the rent giueth as much for it as it is worth in the common eſtimation of men, the couenant of releaſing it to the ſeller when he ſhall redeeme it, maketh not the contract vſurious. For that couenant maketh the buyers bargaine the worſe, and not the better. If therefore the ſeller require this couenant, that by paying the principall he may redeeme the rent, not becauſe of the inequalitie of the rent, but onely becauſe he would not haue his lands liable to ſuch a rentcharge; this couenant which maketh his caſe ſo much the better, doth ſo much the more free the buyer from vſurie. But when this couenant of redeeming the rent is made, becauſe of the inequalitie of the rent, it is alwayes a cloke of vſurie: For neither the ſeller meaneth perpetually to alienate the rent, the greatneſſe whereof forceth him ſo ſoone as he able to redeeme it, neither doth the buyer otherwiſe than in taking a pawne or morgage intend the perpetuall alienation of his principall. But you will ſay, in this contract is not loane, becauſe the buyer hath no right to demaund his principall: Neither doth he need, for the ſeller will be ſure ſo ſoone as he is able to repay it. And therefore ſuch a bargaine is rather a contract of oppignoration or morgage, than of buying or ſelling. And euen as he which hath a pawne of better value than his principall, needeth not as in reſpect of his owne profit to be ouer-haſtie with the borrower for the payment of his principall, which indeed he hath no right

to

to require, hauing a pawne of more worth in lieu thereof, and yet is truly ſaid to haue lent vpon a pawne: ſo he which hath a round rent aſſured vnto him, the right whereof is of more worth than his money, though hee may not, nor need not demaund againe his principall, may truly be ſayd to haue lent as it were on a pawne or morgage, and in lending to haue committed vſurie; becauſe euen as in the contract of *Antichreſis*, he hath the fruit and profit of the thing pawned vntill the principall be payd, and yet looketh either to haue the principall wholly payed, allowing nothing back for the rent which he hath receiued in the meane time, or the ſame rent to be continued for euer.

Wherfore *M. Luther* writing on this Pſalme, ſaith *Noſtro autem ſeculo fœliciſsima eſt vſura, &c.* In our age vſurie is moſt happy, being by the authority of the Biſhop of Rome, become juſtice & a lawful cõtract, the name of vſurie being remoued, and a new name inuented, wherby it is now called *contractus redemptionis, The contract of redeeming*, or, *buying againe*. For this is now called a fine figure, and by this juſtice the whole world at this day is juſtified, eſpecially the Cleargie, and that monſter reigneth ſecurely, the Goſpell being by this meanes extinguiſhed, and all the righteouſneſſe thereof with the kingdome of God, *Nec ſic tamen Antichriſtum adeſſe vllus credit: and yet not thus neither doth any man beleeue that Antichriſt is come*: And for the ſame cauſe the greateſt patrons of theſe contracts do confeſſe, that they haue ſucceeded in roome of the old vſurie, from which they differ little in ſubſtance. For what difference is it whether I aſſure a man ten pounds a yeare out of certaine lands, vntill I repay vnto him an hundred pounds, or enter into a bond of two hundred pounds for the payment of an hundred and ten, this bond beeing renewed yearely vntill the principall be payd? yet this difference there is, that as in ſome reſpects the new vſurie is better than the old; ſo in other reſpects, worſe. Better, becauſe

Extrau. com. de emptione & vendit. cap. 1. & Contractum emptionis & venditionis annui cenſus cum conditione reuenditionis non eſſe vſurarium.

Molinæus.

the creditor cannot force the debtor to the payment of the principall at once: Worse, first, because the debtor is forced to greater securitie. Secondly, because whereas the old vsurie by the ciuile law, was to cease and to determine so soone as it had matched the principall; and whatsoeuer was payd more, was to be abated from the debt, that he which payeth yearely ten pounds for an hundred, should by the ciuile law, bee wholly discharged of the debt in the end of twentie yeares. But in the new there is no regard had of equalling the principall so much that the increase may by manie degrees exceed the stocke it selfe.

In this argument therefore we are to hold the meane, neither condemning all buying of rents (though it be with condition of selling backe againe the same) nor yet allowing all.

We are not to condemne the buying of rents at an equall rate and indifferent price, as lands and rents in the common estimation of men are valued: As namely, after the rate of twentie yeares purchase, which is the rate obserued in this contract of redemption, by the imperiall law of Germanie. For the preception of this rent is not vsurious: First, because this is not a contract of loane, but of buying and selling: Secondly, because the rent which he receiueth is the fruit of that which is his owne, raised out of such lands as are at his perill: wheras in vsurie, the creditor receiueth profit of that which now is not his, the propertie being transferred vnto the borrower, and with the propertie the hazard. Neither doth the couenant of selling backe or releasing the rent to the seller when he shall redeeme it, disproue the propertie or dominion which the buyer hath therein, but onely circumscribe and restraine it: As when I giue a man a commoditie, with this condition, he shall not allienat it to any other; I giue him the propertie and dominion of the thing, though restrained.

Neither

Neither are we to allow those bargaines wherein a greater rent is bought, than the money is worth: for such contracts, if they be absolutely made for the perpetuall alienation of the rent to the buyer, and of the money to the seller, though they be not vsurious, yet are they vnequall and vnjust. But if they bee conditionally made with this couenent, that the seller by the payment of the principall, may redeeme and so extinguish the rent, then are they vsurious, because a perpetuall alienation either of the rent by the seller, or of the principall by the buyer, is not intended, but a great rent by way of morgage, according to the contract of Antichresis, made ouer vnto the buyer, both for his assurance in receiuing of his principall in the end, and for his vsurie allowed for his loane in the meane time. And forasmuch as such contracts are vsually practised in the Church of Rome, and not onely permitted but allowed and authorised as just and lawfull by the Pope of Rome, this euidently proueth that the Romish Church is deeper in this sinne of vsurie, than the reformed Churches, whom notwithstanding the Papists condemne for this sinne: For albeit the sinne is practised among vs, as much perhaps as among them, yet do not our lawes allow vsurie as good, but permit it onely, as euill, and permit it with limitation and restraint, as shall be shewed.

But will you heare a mysterie practised in buying? A man hauing vrgent occasion to vse present money, commeth to an vsurer to borrow fortie pounds for three moneths: the vsurer pretendeth that about that time he shall haue occasion to lay out his mony for wheat, and therefore couenanteth with him that at the end of three moneths he shall for his fortie pounds deliuer vnto him fiftie quarters of good wheat, or for want thereof fiue and fortie pounds: which he saith not, either that he needeth corne, or that the borrower hath corne to sell; but that vnder this pretence of buying corne, he would exact

an vnreasonable gaine, *viz.* of fiue in the fortie lent for three moneths, which is after fiftie in the hundred by the yeare.

Vsurie in letting.

Thirdly, vsurie is practised vnder the colour of letting, so oft as men would seeme to let things which are not letable, when as indeed they lend for gaine things to be spent in the vse, as money, victuals, and such other things as consist in quantitie, that is, in number, weight, and measure: For such things neither haue in themselues a fruitfull vse which may be let, neither are they to be referred in the same particular impaired by the vse, neither doth the propertie or hazard thereof as in things let, appertaine to the letter.

But behold some other mysteries. A farmer wanting money to store himselfe with cattell, commeth to an vsurer to borrow twentie pounds, and being loth in his need to receiue a repulse, offereth vsurie. It is not my maner, saith he, to put out my mony to vsurie, but here is twentie pounds for thee with which thou maist buy thee eight kine: these eight kine I will let thee for so many ryals yearely, prouided alwayes that thou shalt from time to time make good this number of kine, allowing me the hire for the full number, that is to say foure pounds vsury for twentie pounds, which is after twenty in the hundred. To another, comming to borrow the like summe, he deliuereth 20 pounds, pretending that the borrower shall buy therewith an hundred sheepe: this hundred sheepe, saith he, I will let thee yearly for so manie shillings, so as thou wilt vndertake to make alwayes my stocke good: which he saith not, that the borrower should bestow his mony in sheepe, but that vnder pretence of letting, he might exact fiue in twentie, which is after fiue and twentie in the hundred: otherwise if indeed he did let cattell or sheepe for an indifferent rate, and stood to the hazard of them, the conaract were lawfull. But in those vnreasonable couenants, the cattell which to the hirer are mortall and subject

subject to many casualties, are intended to bee immortall and free from all hazard to the letter.

And for as much as the contract of *Facio vt des* as the Lawyers speake, whereby a man letteth out his labour for reward, may fitly be reduced to the contract of Location, therefore to this head such mysteries are to be referred as are practised vnder pretence of that contract. As for example, a poore man commeth to his neighbour to borrow 20 shillings, he hauing some small skill in Scriueners craft, pretending that he wil lend his mony freely, so he may euer haue it againe vpon small warning, is content to lend his mony for a moneth, promising when that moneth is expired he will lend it him for another moneth if he can forbeare it, and so from moneth to moneth; only in regard of his paines he is to haue at the renewing of his bond euerie moneth twelue pence, which (besides one shilling allowed him for a couple of bils or bonds) amounteth to twelue shillings in the yeare, which is after threescore in the hundred.

Vsury in partnership.

Fourthly, vsurie is committed vnder the colour of partnership, so oft as the creditor couenanteth to partake in the gaine, not minding to beare part in the losse: For the mony which is to be imployed he will haue acknowledged to be his in respect of the gaine, but the borrowers in respect of the losse.

Vsurie in exchange.

Fiftly, vsurie is practised vnder exchange. Now exchange is either of ware for ware, or of money for mony. The former is called barterie; wherein vsurie is committed, when the first deliuerer of his commoditie requireth more of the other than his commoditie is worth, in respect of the time which he graunteth to the other for the deliuerie of his ware.

Exchange of money, is either for money presently deliuered, or by bils of exchaunge assured. In the former which is practised by money-exchaungers (whom the Scriptures call κολλυβιστὰς and κερματιστὰς) there is no loane, Iohn. 2. 14. 15.

and therefore no vsurie, though they vse not to exchange without gaine: For seeing it is their trade wherein they spend their time, labour and cost, to accommodate men in that behalfe, a competent gaine is to be allowed vnto them.

Exchange of money for money to be receiued vpon bils, is either without gaine, as when English money is exchanged for the just quantitie there, in other money, according to the publicke and knowne valuation thereof: or else it is for gaine; and that is either the bankers exchange, or the merchants exchange. The bankers are
Mat. 25. 27. they which are more properly called τραπεζιται Trapezites, whose dealing in exchange by bils is twofold: For sometimes they giue bils, and sometimes they take: they giue thus; A man being to trauell to Venice, deliuereth to a banker an hundred pounds, which he desireth to receiue at Venice: The banker, because hee is at charge with keeping seruants there, as also for that he taketh vpon him the safe deliuerie of the money, freeing the traueller from the trouble and hazard of the cariage, thinketh himself worthy perhaps of 4 or 5 pounds for assuring him an hundred at Venice; and accordingly for his hundred pounds receiued here, giueth him a bill, vpon the deliuerie whereof at Venice, he shall be sure to receiue ninety six pounds. In this contract there may be vnjustice, if the banker require too much gaine, but there cannot be vsurie on his part, whiles he lendeth not: nor on the trauellers part, whiles his principall is not increased but diminished. Againe sometimes they take bils: as thus, An English man being arriued at Venice, and hauing occasion to vse mony there, taketh of a banker an hundred pounds, in Venice coine, giuing him a bill for the payment perhaps of an hundred and foure pounds of English money, in London: this ouerplus if it were required in respect of the time of forbearing, it were vsurie; but being required in this regard, because the banker vseth a chargeable

chargeable trade to free men from the trouble, charge, and hazard of conueying their money to Venice, and is content to receiue it at their home, taking the whole labour, charge and hazard vpon himſelfe, it is as lawfull as the former. For this allowance is not made in reſpect of the loane and time of forbearing, but in reſpect of the place of payment, in which reſpect the banker taketh a trouble, charge, and hazard vpon himſelfe to free the traueller therefrom.

The merchants exchaunge of money by bils, is that which is not made according to the publicke and known valuation of coynes in diuerſe countries, but according to ſuch prices thereof as merchants do ſet among themſelues, reſpecting the length of time betwixt the loane and payment, and increaſing the price of the money lent, according as the time is longer. And firſt, there is conſideration had of the place whereunto the bill of exchange is directed: for according to the diſtance, is the price proportionated, and commonly where the money is lent, it is of a higher price, than where it is payd. But ſuppoſe the money be lent vpon a bill of exchange, to be exhibited at Midleborough: In the next place conſideration is had of the time, and the partie which taketh vp the money is demaunded whether he will haue it at ſight, or at vſaunce, or at double vſaunce, &c. At ſight, that is, whether he will giue his bill for the preſent payment of the money at the ſight and preſentation of the bill to his factor or friend that dealeth for him at Midelborough: At vſaunce, that is, whether he will haue it for a moneth longer, or at double vſaunce, that is, for two moneths. When the partie hath ſignified for how long he would haue the money, enquirie is made how the exchaunge goes that day from London to Middleborough, which euerie broker in the exchange can tell. To day perhaps twentie ſhillings ſterling at ſight is valued at foure and thirtie ſhillings and foure pence of the Zelanders coine,

and

and it may be to morrow at foure and thirtie shillings and six pence, and so vp and downe as the price of corne riseth and falleth in the market. And euen as there be hucsters and ingrossers of corne, by whose meanes the price of corne many times is much enhaunsed; so are there some who maketh a trade of exchaunging, and combining themselues together, do find meanes to engrosse the money as it were into their hands, especially against such times as they know there will be greatest vse of money, that then they may put it forth at what prices themselues list. Well, suppose the partie would haue the money at sight, being to allow for euerie twentie pounds sterling as the exchange goeth, perhaps foure and thirtie and six pence of that coine, which is currant at Middleborough: where in exchange the English money is not so high rated, commonly by two pence or three pence in the pound, as in the exchange at London: and so contrariwise the Zelanders coyne higher rated in their exchange commonly by two pence or three pence here in the exchange at London; so that the lender commonly gaineth either way so much in euerie pound for the loane of his money a few dayes, (as those too well know to their great losse, which take vp mony both by exchange and rechange.) But if the partie will haue the money at vsaunce, then euerie pound sterling is higher rated by foure pence: if at double vsaunce, then the price is raised eight pence: so that when twentie shillings sterling in the Zelanders money is valued at foure and thirtie shillings and foure pence at sight; at vsaunce it is foure and thirtie shillings and eight pence; at double vsaunce fiue and thirtie shillings, which is a gaine of fiue markes (of their coyne) in the hundred pounds sterling for two moneths: and of twentie pounds of their money in an hundred pounds sterling by the yeare.

In this exchange there are these faults: Money which was ordained to be the price of all wares, and the measure

of

of all bargaines, is not onely made a ware, contrarie to the nature thereof (*nam quod medium eſt venditionis non poteſt eſſe terminus*;) but alſo the price thereof, which ought to be certaine and certainely knowne, and by publicke and ſoueraigne authoritie eſtabliſhed and ſetled in euery commonwealth (for that is the rule and meaſure, whereby all things are prized, πάντα γὰρ μετρεῖ, as the Philoſopher ſayth) *Eth. 5. 5.* the price I ſay thereof, whereby all things are prized, is made vncertaine, for the gaine of ſome other men, to the endammaging of the commonwealth.

2. Thoſe which make a trade of dealing by exchange, doe either find meanes themſelues to raiſe the price of money, or elſe doe lie in the wind, till the prizes being raiſed, they may lend it forth for greater gaine.

3. In exchange at ſight, vſurie is committed by them which ſeeke gaine thereby, though ſomwhat myſtically, the lender being ſure almoſt at all times to be a gainer by his loane. Notwithſtanding, I doe not abſolutely condemne thoſe marchants, who dealing by exchange at ſight, do not thereby ſeeke gaine, but mutually ſerue one anothers turne, following the prices as they go in the exchange, being as well content as occaſion ſerueth, to borrow after this manner, as ſometimes they are entreated to lend, ſometimes alſo, though very ſeldome, they prouing no gainers by this loane. Howbeit, their dealing were more commendable, if in their exchange they could and would follow the common and known prices of coynes, appointed by publicke and ſoueraigne authoritie: For it may ſeeme ſtrange, that priuat men ſhould take vpon them to alter the value of princes coynes.

4. But as for vſance and double vſance, there is no queſtion to be made but vſurie, yea great vſurie is therein plainely committed, at the rate of twelue in the hundred at the leaſt.

Now the marchants exchange is either reall or counterfeit: the reall is, when bils of exchange, whereupon money

money hath beene deliuered, are in deed and in truth transported to the place appointed beyond seas, to the end, that thereby so much money may be receiued there to the lenders behalfe, as by the manner of dealing in exchange before specified, is due.

The counterfeit exchange is, when in imitation of the reall exchange, mony is deliuered vpon bils of exchange, with mention also of the places of exchange, not to the intent that the bils should be transported for the satisfying of the creditour beyond seas, but that the lender keeping the bils at home with him, may haue the like allowance which marchants haue for the same time, dealing by exchange and rechange, betwixt the places named: the reason of which practise is, because the gaine which is reaped by exchange, is greater than any other which is tollerated by the magistrat: insomuch, that they which put forth their money in this counterfeit exchange, are supposed to gaine after sixteene or twentie in the hundred. And therefore this kind of exchange may most worthily be called *Cambium siccum*, that is, drie exchange; because it is void of charitie, being indeed a griping vsurie, practised vnder the colour of merchandizing exchange: howbeit the former also by the doctrine of the schoolemen is to be called dry exchange.

Sum. Angel. voce vsura. § 54

6. Lastly, vsurie is practised vnder pretence of the aduenturers vsurie, when a man couenanteth for gaine in lending, vnder pretence of hazard, when indeed the principall is not hazarded: as when a man lendeth an hundred pounds, with this condition, if himselfe and two or three other, which he shall name, or any of them, shall be aliue at the tweluemonths end, that the debtour shall pay him a hundred and ten pounds, otherwise he shal pay but fourescore and ten pounds. For if hee should name but one, it were seuen to one, that he should be liuing at the yeares end, but numbring three, it is more than twentie to one, that some one of the three shall suruiue: this there-

therefore is but a cloake of vſurie.

And thus we haue heard of vſurie, practiſed in ſuch contracts as hauing the names of other contracts, doe not therefore ſeeme (though indeed they be) contracts of lending. Now we are briefely to ſpeak of vſurie cõmitted, whẽ there ſeemeth to be no contract of lending for gain.

As firſt, vſurie is ſometimes practiſed vnder a colour of free lending; as when a man lending an hundred pounds in light or crackt angels, and other money not currant, couenanteth with the borrower, that he ſhall repay him in good and currant money. Such was the vſurie practiſed of old by the Iewes in the time of *Ezechiel*, a little before the captiuitie: For as ſome write, they hauing ordained a new ſhekel, exceeding the old two and thirtie graines, ſo that whereas the ciuile or Moſaicall ſhekel (which was but halfe of the holy ſhekel) weighed an hundred and threeſcore graines, the new weighed an hundred ninetie and two; they would lend after the old ſhekel, but they would be payed according to the new.

The ſhekel of the Sanctuarie 320 gerahs. Exod. 30. 13. *W. H. de aſſe. ex Munſtero & D. Kimhi in Exod. 30.*

Secondly, vſurie is practiſed in lending vpon pawnes. For although by taking a pawne which the debtour may ſpare, the lender may lawfully prouide for his ſecuritie & indemnitie: yet when gaine is ſought thereby, it is a cloake of vſurie. As firſt, when he lendeth vpon a pawne which is much better than his money, in hope to get the pawne, it is a ſpice of vſurie. Againe, when the creditour couenanteth to haue and enjoy the fruitfull vſe of the pawne in lieu of his loane, abating nothing of the principall; this contract of the lawyers is called Antichreſis, wherein at the firſt ſight appeareth ſome ſhew of equalitie and juſtice, That as the debtour vſeth the creditours money, ſo the creditour ſhould vſe and enjoy the debtours houſe and lands: But indeed this contract is vnjuſt and vſurious: vſurious, becauſe it is nothing elſe but lending for gaine. For when the debtor yeeldeth to the creditour the vſe of his houſe and land for the vſe of his money

ἀντίχρησις.

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ney, it is all one, as if he allowed him the rent of the house and land for vsurie. Vnjust also and vnequall; first, because the house and land, which is let for ten pounds a yeare, and pawned for an hundred pounds, is worth two hundred or perhaps three hundred pounds: and therefore it is vnequall, that for the vse of an hundred pounds, which is spent in the vse, and is not lettable, the borrower should yeeld the fruitfull vse of his house and ground, which being worth two or three hundred pounds, may be let for ten or twelue pounds a yeare. Besides, the creditour, though he hath the profit of the house and land, yet hath he not the propertie, neither doth he beare the hazard thereof: and therefore reapeth the fruit of that which is not his owne, and whereof he beareth not the hazard. But to the borrower belongeth both the propertie and the hazard of the money borrowed. Wherefore the Scripture condemneth the vsing of things layd to pawne, as lying in cloathes pawned, *Amos* 2.8, I meane such an vse, as whereby the thing pawned is diminished or impaired. But among vs there are vsurers which commit double vsurie, not onely couenanting for vsurie in money, but also impairing the thing pawned (as plate or garments) by the vse thereof.

Thirdly, vnder lending vpon bonds. For although it be lawfull for a man to take bonds for his indemnitie, and thereby by way of interest to saue himselfe harmelesse; yet if thereby he seeke for gaine, he committeth vsurie. As for example, one comes to borrow of thee twentie pounds for a tweluemonth: thou sayest, thou canst not forbeare thy money so long, therfore thou wilt lend him so much freely vpon his bond for a month, hoping, that he which came to borrow for a tweluemonth, will not be in case to pay within a month. The month therefore being expired, and payment not made, thou exactest more of him, than by a contract of vsurie thou couldest haue couenanted for. But whether in taking bonds thou playest

eſt the vſurer, or not, thou mayeſt diſcerne by this note: for if thou deſireſt in thine heart, that he may keep touch with thee, and not incurre the forfeiture of his bond, it is a ſigne, that thou prouideſt onely for thine indemnitie: but if thou wiſheſt that he ſhould rather breake his day, than keepe touch with thee, it is a ſigne, that thou lendeſt for gaine, and takeſt a bond, not that he ſhould pay the ſooner, but the more. But if thy diſpoſition be ſuch, that thou wouldeſt not lend to a landed man, if thou diddeſt thinke that he would keepe touch, then doeſt thou lend not to helpe thy neighbour, but to vndoe him: and whiles thou layeſt a net for thy brother, thy ſelfe falleſt into the ſnare of the diuell.

4. Laſtly, vſurie is practiſed vnder the colour of intereſt, ſo oft almoſt as men agree for intereſt aforehand. For although ſome haue diſtinguiſhed intereſt, that there is a caſuall intereſt, which they confeſſe is not to be regarded but after delay: & a promiſcuous or ſucceſsiue intereſt, which as they ſay may be couenanted for *proratione temporis*, according to the proportion of the time, which they call *intervſurium*; and confeſſe it to be called in the law vſurious intereſt; yet thoſe of ſoundeſt judgement doe hold, that intereſt is not to be allowed, *niſi poſt moram*, but after delay: for graunt *intervſurium*, or ſucceſsiue intereſt (as they call it) to be lawfull, then can you not but allow of all vſurie. For firſt, intereſt is to be meaſured, not *ex parte debitoris*, but *ex parte creditoris*. And therefore no reſpect is had therein, whether the debtour do gaine thereby, but onely whether the forbearing of the money be an hinderance to the creditour, or not. And ſecondly, if it be lawfull for a man to agree, according to the proportion of the time, for ſo much gaine as the lawes permit; euery lender may pretend, that by the forbearing of his money he ſhall be ſo much at the leaſt damnified, & therfore may couenant for ſo much at the leaſt by way of intereſt.

Molinæus. Intereſſe caſuale momentaneum. Promiſcuum & ſucceſsiuum. Intereſſe vſurarium. Fr. Hotoman.

Notwithſtanding, I will not denie, but in ſome caſe a

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man lawfully require and take interest, though the borrower haue not made delay: as namely, when by the borrowers authoritie, or otherwise, the creditor (who cannot without his losse, or certaine hinderance of some just and lawfull gaine, forbeare his money) is as it were forced to lend to a man, whose estate or abilitie is such, that he may better vndertake to saue the lender harmelesse, than the lender may want his money: prouided alwayes, that it be true interest, in respect either of certaine losse to be incurred by want of the money, or of certaine hinderance of just and lawfull gaine to be sustained. For in this case, the borrower being the effectuall cause of the lenders hinderance or losse, and being better able to beare that imposition of interest, than the lender is to forbeare his money, I doubt not, but the lender may by requiring interest, prouide for his owne indemnitie.

We haue heard two distinctions of vsurie: the third and last remaineth, *viz.* That vsurie is either simple, or compound: the simple, wheu vsurie of the principall onely is exacted: compound, when vsurie not onely of the principall is required, but of vsurie also, and is therefore called vsurie of vsurie, τόκοι τόκων, *Aristoph. Nub.* 5. As for example, when a man hauing lent an hundred pounds for a twelue month, after ten in the hundred, is content for a second yeare to forbeare both the principall and vsurie: there is due to him the first yeare by simple vsurie, a hundred and ten pounds: but the second yeare by vsurie of vsurie, a hundred and one and twentie pounds. And for as much as vsurie of vsurie was euer condemned, it hath beene an auncient practise of vsurers, to joyne the former yeares vsurie vnto the principall, and so anew to couenant for the vsurie of the whole summe. Which contract of the Grecians is called ἀνατοκισμὸς, and of *Tully*, *renouatio fœnoris*, renewing of vsurie.

Accessio accessionis iure ciuili non conceditur.

We haue shewed what vsurie is, and how many wayes it is committed: now we are to consider the qualitie of it,

viz.

viz. whether it be lawfull, or not: for this, the couetouſneſſe of theſe times hath made a controuerſie, which in former ages was neuer doubted of. But not to hold you long in ſuſpence, I will in this ſhort aſſertion determine, what we are to hold concerning this queſtion: Which aſſertion I will afterwards not only proue by teſtimonies of Scriptures, and by other arguments, but alſo defend and maintaine againſt the obiections of thoſe who hold the contrarie opinion. My aſſertion therfore is this, That all vſurie (which I haue defined to be mutuation, or lending for gaine) whether it be mentall or actuall, whether manifeſt or couert, whether ſimple or compound, is ſimply and in it owne nature vtterly vnlawfull: howſoeuer ſome vſurie is worſe than other, according either to the eſtate of the borrower, or the quantitie of the vſurie.

I will begin with the law of God, which in three places forbiddeth vſurie, *viz.* *Exod.* 22.25. *Leuit.* 25.35,36. *Deut.* 23.19: againſt which places the patrones of vſurie bring many exceptions, which by the grace of God ſhall be refuted. But I will chiefely inſiſt on that place of Deuteronomie, *Thou ſhalt not lend vpon vſurie to thy brother, the vſurie of money, the vſurie of meat, the vſurie of any thing that may be lent vpon vſurie.* That is, thou ſhalt not lend for gaine to thy brother, neither money, nor meat, nor any thing els which conſiſteth in quantitie, as in number, weight, and meaſure, and is ſpent in the vſe, and wherein vſurie is vſually committed. Deut.23.19.

Againſt theſe allegations there are diuerſe exceptions taken; as firſt concerning the words wherby vſurie is ſignified in the Scripture: For in that place of Deuteronomie, and in this Pſalme, not all vſurie (ſay they) is forbidden, but *Neſhek*, that is, *morſurie*, or biting vſurie, which biteth and damnifieth the neighbour. For there is (ſay they) a certaine toothleſſe or not biting vſurie, which doth not hurt but helpe the neighbour. But I haue ſhewed before that *Neſhek* is the common and ordinarie name whereby

all vſurie is ſignified in the Hebrew tongue. And therefore this word doth not diſtinguiſh one kind of vſurie from another, but in generall ſignifieth, that all vſurie is biting. And in like ſort, he which lendeth for gaine, is called *Maßhik*, and he which taketh vp vpon vſurie, though for his gaine, is called *Naſhuk*, the money which is lent for gaine is called *Noſhek*, that is, which biteth (as appeareth euidently by this text) becauſe when it is repaid, it biteth and as it were gnaweth away ſome part of the borrowers ſubſtance for an ouerplus or gaine to the creditour, which is called *Neſhek*, as it were the bit. So that all vſurie in it owne nature is biting, becauſe it biteth or ſhreddeth away ſome of the borrowers ſubſtance. And although perhaps the borrower by reaſon of his wealth feeleth not this biting, or elſe licketh himſelfe whole by biting of others; yet vſurie is a gaine which is bitten and ſhred away from the borower, and that either to his loſſe, or (as hereafter ſhall be ſhewed) to the hinderance of the commonwealth, whoſe common profit in all contracts is eſpecially to be regarded.

Secondly, I haue ſhewed before, that *Neſhek* is all one with the other words *Tarbith* and *Marbith*, whereby any gaine or cleare increaſe aboue the principall required for loane, is ſignified: and therefore the leaſt gaine required for loane, is *Neſhek*, and condemned for vſurie in the ſcripture: as *Leuit.*25.36, Thou ſhalt not take of him vſurie or increaſe: which the old Latine tranſlation readeth thus, *Thou ſhalt not take vſurie of him, nor more than thou gaueſt.* And verſ.37, *Thou ſhalt not lend him thy money vpon vſurie, nor thy victuals for increaſe*, that is, as *Ambroſe* readeth, *in amplius recipiendum, to receiue more.* Vpon which words he ſayth, *Hæc ſententia dei omne ſortis excludit augmentum, This ſentence of God excludeth all increaſe aboue the principall.* Whereunto you may adde, *Pro.*28.8. *Ezech.* 18.8.13.17. and 22.12: in all which places theſe words are not onely vſed promiſcuouſly to ſignifie the ſelfeſame thing, but the latter words *Tarbith*

Lib. de Tobia. cap.15.

and

and *Marbith* are euer added as the expoſition of *Neſhek*. And therefore thoſe words which the holy ghoſt confoundeth, let not vs diſtinguiſh; and much leſſe vpon this friuolous diſtinction let vs build our practiſe, or hazard the eternall ſaluation of our ſoules. For you know who hath ſaid, He that putteth forth to vſurie, or taketh increaſe, ſhall he liue? he ſhall not liue, he ſhal die the death, and his bloud ſhall be vpon him. Eze.18.13.

But againſt this truth concerning one and the ſame ſignification of *Neſhek* and *Tarbith*, they raiſe againe diuerſe other exceptions, in which they ſhift from one to another, becauſe they haue no ſure ground to ſtand vpon. Firſt they ſay *we muſt diſtinguiſh betwixt Neſhek and Tarbith: for Neſhek is reſtrained to money, and Tarbith to corne and victuals*, Leu.25, *and therefore they are deceiued, who thinke that Tarbith of money is forbidden.*

As if they ſhould haue ſaid, *Tarbith*, that is, the increaſe of corn and victuals, is indeed vnlawfull, but the vſurie or *Tarbith* of mony is not vnlawfull, vnleſſe it be *Neſhek*. And yet themſelues allow as great increaſe for corne as for money. But I anſwere firſt, that *Neſhek* is the vſurie not of money onely, but of corne and victuals, and euery thing elſe which is put to vſurie; as appeareth plainely *Deut.*23.19, where alſo euery thing which is put to vſurie, is called *Noſhek*. For ſo he ſayth, Thou ſhalt not take the *Neſhek* of money, the *Neſhek* of victuals, or the *Neſhek* of any thing elſe *Aſher jiſſhak*, which is put to vſurie. Secondly, that there is the like reaſon for mony and other things, which conſiſting in quantitie, are ſpent in the vſe: and therefore it had beene all one, if the Lord had ſaid, Thou ſhalt not lend thy money, *be Marbith*, for increaſe; nor thy victuals, *be Neſhek*, for vſurie. Thirdly, the Prophets vſe theſe words indifferently for the ſame thing, as *Ezech.*18. & 22. *Prou.*28.8, *Yea, but* (ſay they) *the Prophets, who are the interpretours of the law, muſt be expounded according to the law.* Nay rather if they be interpretours of the law, the law is to be in-

terpreted by them. But they vse to vnderstand the word *Tarbith* as an exposition of *Neshek*, signifying more plainely that same thing which is meant by *Neshek*; and therefore these words in the Law are so to be vnderstood.

2. Their second exception is, that *Tarbith doth signifie not euerie increase, or accession, but multiplication; and therefore by that name, Vsurie, vnlesse it be an expressiue or multiplied increase, is not forbidden*: But how doth this answer agree with the former, wherein it was said that *Tarbith* of money was not condemned, but of corne and victuals? or may we thinke that an expresse and multiplied increase of money is to be allowed? And therefore this is but a meere shift, as well as the former: For not onely all antiquitie haue vnderstood by this word, any gaine, ouerplus or increase whatsoeuer aboue the principall, but the most learned also of those new writers, who write but too fauourably of vsurie, acknowledge that hereby all increase or accession aboue the principall is condemned, as before hath bene shewed. Yea, *but Rabah from whence Tarbith is deriued, signifieth to multiplie*, as Deut. 17.16, *where the king is charged not to multiplie horses: for he is not forbidden to haue many horses; but to exceed in gathering a multitude of them*. But say I, in the next verse he is by the same word forbidden to multiplie wiues, not that an excessiue multitude only, but all pluralitie of wiues is forbidden. And as *Tarbith* in the Scriptures; so רביה in Hebrew writers, is deriued from the same roote, whereby notwithstanding the least and easiest vsuries are signified. And as I deny not but that *Rabah* signifieth to multiplie, so I affirme that sometimes it signifieth to grow or increase, and sometimes including a comparison, to be more or greater, as 1. *Re.* 4.30. *Gen.* 43.34. and *Hiphil* to augment or to make greater or more, as *Psal.* 71.21. and in the same chapter of *Leuit.* verse. 16. 1. *Chron.* 4.10. *Exod* 30.15.

Leuit. 18.18. Mal. 2.

So that *Tarbith* and *Marbith* doth signifie any increase whatsoeuer, when more is required than was lent.

Leuit. 25.16.

And

And if any ſhall further vrge the force of the word multiplying, I anſwere, that in vſurie there is multiplying, and ſuch a multiplying, as mony being put forth from ſix moneths to ſix moneths vnto vſurie of ten in the hundred, and the vſurie alſo put forth to increaſe (whether to the ſame man or to others, that maketh no difference, in the nature of the thing) doth almoſt double the principall in ſeuen yeares, and euerie ſeuen yeares doubleth the former ſumme, ſo that 1000 pounds being thus put forth for ſeuen times ſeuen yeares, which is no long time, multiplieth it ſelfe to 128000 almoſt, and in ſeuen yeares more to 256000, &c.

3. Others haue found out this euaſion, That *Tarbith* ſignifieth vſurie of vſurie. Which interpretation if we ſhall follow, we muſt confeſſe that the Lord condemneth no vſurie of corne and victuals, vnleſſe it be vſurie of vſurie, which is abſurd. This therfore is a certaine truth, that *Neſhek*, *Tarbith*, and *Marbith*, are words of the ſame ſignification, whereby all gainefull vſurie whatſoeuer, is condemned in the Scriptures. H. L. Leuit. 25. 36.

4. Others, who would faine prooue the lawfulneſſe of vſurie out of the Scriptures, haue found out (as they thinke) another word of a middle and indifferent ſignification. And therefore howſoeuer they confeſſe that all *Neſhek*, *Tarbith* and *Marbith* are forbidden, for they ſignifie biting and exceſsiue vſurie: yet *Maſſhah*, whereby moderate vſurie is ſignified, is not onely allowed and commended, but ſometimes alſo commaunded towards the rich.

Whereunto I anſwer, that *Maſſhah* properly ſignifieth an exaction, and in thoſe places which concerne lending and borrowing, it ſignifieth in reſpect of the creditour *mutuum*, in reſpect of the debtour *debitum*, but ſuch a debt as the creditor lendeth vpon ſecuritie, and therfore meaneth to exact againe from the debtor, as *Deut.* 15. 2. and 24. 10. *Prou.* 22. 26. And that in the Scriptures it is not

vsed in the signification of vsurie. For whereas they object *Nehem.* 5.7.10, I aunswere, that the word there is not *Masshah*, but *Massa*, proceeding from another root, and signifying a burden, as *Tremelius* also, and *Iunius* translate it. Or if it did signifie vsurie (as indeed by that burden is meant vsurie) yet is it there condemned.

Yea but *Nasshah* the verbe, whence *Masshah* is deriued, signifieth to lend vpon vsurie.

Nasshah signifieth properly to exact, and is vsed in the signification of lending with purpose to exact that which is lent, whether it be freely lent or for gaine; as when men lend vpon bonds, sureties, or pawnes (in which sence the words δανείζειν and *fœnerare*, are often vsed in auncient diuines.) And when it is vsed in the signification of free lending, it doth not signifie that charitable lending, whereunto our Sauiour exhorteth, *Lu.* 6.35, but that ciuile lending vpon sufficient securitie, which although it be lawfull towards the rich, and them that be of abilitie, yet is it not allowable towards the poore, to whom we ought to lend looking for nothing againe. Wherfore the Lord saith *Exod.* 22, when thou lendest to the poore thou shalt not be *Kenoshch*, like an exactor vnto him, neither in imposing vsurie vpon him, *verse* 25. nor yet in taking a pawne of him, *verse* 26. *Ezek.* 18.7.12.16. But in the signification of lending for gaine or vsurie, it is neuer allowed in the Scriptures, or vsed in the better part. And if any man can alledge any one pregnant testimonie of Scripture, where *Masshah* signifying vsurie, or *Nasshah* signifying to lend vpon vsurie, is either commended as good, or allowed as lawfull (which I am sure no man is able to do) I will yeeld in the whole controuersie. And yet this is the chiefe ground of a tedious and disorderly discourse written, but not printed in English, in defence of vsurie: wherein though there is great shew made of learning, yet do I not find manie things worth the aunswering. Those reasons which haue anie shew of reason shall by the

Deut 24.12.

The Treatise beginneth thus, The question of vsurie, &c.

the grace of God in due place receiue their anſwer. For as touching this point, whereas the Author of that Treatiſe alledgeth for the warranting of vſurie, and lending vpon vſurie, as commended vnder the name of *Maſſhah* and *Naſſhah*, *Deut.* 24.10. and 15.2. 2.*King.*4.7. *Prou.* 22. 26,27. *Eſay.*24.2. *Ier.*15.10. any indifferent man that is of judgement will eaſily acknowledge, that there is ſcarcely any ſhew of reaſon in theſe allegations, as the bare repetition of the places will ſufficiently ſhew. *Deut.* 24.10, When thou lendeſt thy brother any loane (namely which thou purpoſeſt to exact againe; for ſo much, as I ſaid, is implied in the word) and therfore the Engliſh Geneua tranſlation readeth, When thou ſhalt aske againe of thy neighbour any thing lent, thou ſhall not go into his houſe to take his pawne: *Tremelius* and *Pagnin* read thus, *Cum mutuaueris proximo tuo vllius rei mutuum, &c.*

The meaning of *Deut.* 15.2. is this, euerie creditor ſhall forbeare to exact his debt of his brother in the ſeuenth yeare, which is the yeare of remiſſion or freedome: in 2.*King.*4.7. *Eliſha* biddeth the widdow hauing ſold her oyle, to pay her creditor: *Prou.*22.26,27, Be not of them which are ſureties for debts; if thou haſt nothing to pay, why ſhould he (namely thy creditor) take thy bed from vnder thee? In all which places the word is not vſed in the ſignification of vſurie. And the like may bee ſaid of the other two places, *Eſay.* 24. 2. *Cannoſheb Caaſher noſhe bo*, It ſhall be to the exactor, as to him of whom he exacteth: and ſo *Ierome* readeth, *Sicut qui repetit, ſic qui debet*, and the *Septuaginta*, καὶ ὁ ὀφείλων, ὡς ᾧ ὀφείλει, and *Ier.*15. 10, I haue neither lent to them, neither haue they lent to me: and ſo *Tremelius* and *Iunius* read, *Non dedi mutuum, neque mutuo dederunt mihi*: or if any ſhall imagine that the ſignification of vſurie is in theſe two places expreſſed, (which indeed cannot be proued, though ſome tranſlations read ſo) yet is vſury neither commended nor yet condemned therein. But I ſhall haue occaſion to ſpeake of them both, when I ſhall

intreat of borrowing vpon vſurie.

Now I proceed to a ſecond exception, which they make againſt the allegation of *Exod.* 22, out of the place it ſelfe: For ſay they, *there is the like reaſon of taking vſurie, and of taking and keeping a pawne,* verſ. 25, 26, 27. *but a pawne may be taken of the rich, and being taken may be kept, therefore in like ſort vſurie may be taken of the rich.*

But I anſwer, that there is not the like reaſon of taking vſurie and pawnes: the creditor in taking a pawne, onely prouideth for his indemnitie, that he be no looſer; but in taking vſurie he requireth gaine: and yet to take a pawn of a poore man, or ſuch a pawne as thy neighbor, though not ſo poore, cannot ſpare; it is a cruell and vncharitable part, forbidden in the law of God. The ſence therefore of that place is thus much, That they ſhould not afflict or oppreſſe the poore; but contrariwiſe relieue thē by loane, and in lending, that they ſhould not onely abſtaine from ſeeking gaine by vſurie, but alſo that they ſhould not prouide for their indemnitie by taking pawnes. And therefore by this place we are commanded, if our abilitie may afford ſo much, to lend to our needie brother, without hope not onely of gaine, but alſo of recouerie of the principall, he being not able to repay. In this place therfore there are two degrees: The firſt, that we oppreſſe not the poore, but relieue them with free loane. Secondly, that in loane wee ſhould bee ſo farre from ſeeking gaine by vſurie, that we ſhould not take a pawne of them for our indemnitie.

Deut. 24. 6. 10, 11, 12, 13. Exod. 22. 22.

Their third exception is againſt the allegation out of *Leuit.* 25. 37, from whence they reaſon thus, *The vſurie of corne is as much forbidden as of money, but not all vſurie of corne is forbidden, but onely that which is great and exceſsiue: and therefore not all vſurie of money is forbidden, but that which is great and exceſsiue.* The aſſumption they proue firſt by the confeſſion of thoſe who haue been the greateſt ſcourgers of vſurie, who confeſſe ſome vſurie of corne to be lawfull. For an-

ſwer

ſwer whereof, we are to know that vſurie is not alwayes commited in corne and ſuch like commodities, whoſe prices do riſe and fall, ſo oft as more corne or other ware is required than was lent, vnleſſe more in worth and value be required: For commonly foure buſhels of wheat in Iune, are worth fiue or ſix in October; and therefore if a man ſhould lend corne in Iune to receiue the equall worth thereof by all likelihood in October, though in a greater quantitie, it were no vſurie, becauſe it is no lending for gaine. Otherwiſe it is the receiued opinion of the learned, that vſurie is committed in all thoſe things which are ſpent in the vſe, as money, meat, corne, wine, oyle, when more in worth and value is required than was lent. Deut. 23. 19. Nehem. 5. 11.

Secondly, they alledge the example of *Ioſeph*, to proue that vſurie of corne is not vnlawfull vnleſſe it be exceſſiue: *For Ioſeph was verie good to the Egyptians, and yet notwithſtanding for ſeed-corne once giuen, he required a fift part for euer.* Gen. 47. 23, 24, 25. Which example if it were thus rightly alledged, it would proue that for a quarter of corne lent in a deare yeare, it would be not onely a lawfull, but a bountifull act to require a quarter at the leſt to be paid yearely for euer. But indeed this example of *Ioſeph* hath no affinity with vſurie: For when the Egyptians money and cattell were ſpent, and now had nothing left them wherewith to buy food for themſelues, and ſeed for their ground; in this extremitie they come to *Ioſeph* in the ſeuenth which was the laſt yeare of the famine, and offer to ſell themſelues and their land to *Pharao* for food and ſeed: whereupon *Ioſeph* being not to deale for himſelfe but for the king, accepteth their offer, and buyeth both them and their land to the kings vſe, and in teſtimonie that the right propertie and dominion of the land appertained to *Pharao*, he remooueth the people of the land from one ſide of Egypt to another. Gen. 47. 18, 19. When as therefore the right and propertie of the lands of all the Egyptians, excepting the prieſts, appertained Verſe 20.

to

to *Pharao*, he graunted the same vnto the Egyptians, thus remoued as it were in fee farme, reseruing the fift part of the fruits for a rent to the kings vse. And therefore in this example there is no vsurie, vnlesse it bee vsurie for a man hauing bought lands of one man to let them out to another at an easie rent.

Their fourth exception is out of both those places, *Exod.*22.25. *Leuit.*25.35. *viz. That vsurie is forbidden towards the poore, and therefore it is lawfull towards the rich*: and some adde, *That not all vsurie towards the poore is condemned, but that onely which biteth and oppresseth them: For there may some vsurie be imposed vpon the poore, which shall not bite them, but rather heale the bite which their penurie hath made.*

To omit the common practise of vsurers, who out of their brothers want take aduantage of seeking the more gaine; I answer, that this euasion is verie friuolous: for *Deut.*23.19, there is no mention of the poore, but all vsurie is forbidden towards a brother, whether he be rich or poore; meaning by brother anie either Israelit or proselit, or as *Clemens Alexandrinus* speaketh, ἰμόφυλον ἢ ἰμογνώμονα. *Strom.* 2. And in this generall sence including both rich and poore, the learned among the Iewes haue vnderstood this law, and vnto this day it is obserued among them, as appeareth by the booke of *R. Abraham*, lately set foorth in Latin, called *Vox Dei*. And our Sauiour Christ *Luke* 6.34, giuith this testimonie to the verie sinners of his time among the Iewes, that they would lend one to another, that they might receiue τὰ ἴσα, so much as they lent. And therefore it is certaine that not so much as the lest vsurie was lawfull towards a brother, whether he were poore or rich. Indeed if the Lord in the Scriptures had put such a difference betwixt the poore and the rich, as hee did betwixt the Israelit and the Canaanit, To the rich thou mayest lend vpon vsurie, but to the poore thou shalt not lend vpon vsurie; then vsurious contracts with the rich might with good conscience be practised. But *Deut.*23.19,20, he maketh

keth oppoſition not betwixt the poore and the rich, but betwixt an Iſraelit and a Canaanit: and in other places of Scripture, as *Pſal.*15. *Prou.*28. *Ezek.*18. and 22, all vſurie and increaſe is abſolutly and generall without condition or limitation condemned. In theſe two places, *viz.Exod.* 22. and *Leuit.*25. mention is made of the poore and needie, becauſe the commaundement of loane is eſpecially made for their good: and becauſe vſurie impoſed vpon them is a more grieuous ſin. But may we conclude from hence (as indeed the author of the aforeſaid engliſh Treatiſe concludeth) We may not take vſurie of a poore man, therefore we may take it of the rich: Then by the ſame reaſon we may conclude, wrong is not to be done to the poore, the widdow, the fatherleſſe, or ſtranger; therefore wrong may be done to the rich, to the maried wife, to the children that haue their parents liuing, to thoſe which be not ſtrangers: or when *Salomon* ſaith, Rob not the poore becauſe he is poore; we might infer, therefore thou maiſt rob the rich becauſe he is rich. But the Lord oftentimes when he ſpeaketh againſt the ſinnes of the ſixt and eighth commandements, maketh expreſſe mention of the poore and helpeleſſe, becauſe all wrong, violence, robberie and oppeſſion exerciſed towards them, are moſt grieuous and indeed crying ſinnes. And not onely in that reſpect doth the Lord ſometimes mention the poore and needie in the prohibition of vſurie, but alſo becauſe thoſe onely which haue need, haue juſt occaſion to borrow. And as the needie haue moſt occaſion to borrow, ſo are they moſt ſubject to the oppreſſions and injuries of the welthie: For as we commonly ſay, Where the hedge is loweſt, there euerie one goeth ouer.

Prou.22.22.

Exod.22.22. 23,&c. Zach.7.10.

Howbeit the ſignification of a needie brother is not to be reſtrained to them which are of baſe condition, but is to be extended alſo to thoſe who being of good callings are come behind hand, or fallen into need, not hauing meanes

meanes of their owne to supplie their want: For if men haue meanes of their owne, they ought not to borrow;
Deut. 15. 7, 8, 9 For the holy ghost in the borrower presupposeth need, and to the same purpose *Plato* prouided by law, that no man should fetch water at his neighbours well, vntill himselfe hauing first digged, ἄχρι τῆς κεραμίτιδος καλυμίνης γῆς, vnto the potters earth, vnder which there is no water, did find his owne ground to be without water. And it is truly said of *Plutarch*, ἀπορίας ἕνεκεν τὸν νόμον, That the law prouideth for their helpe who want meanes of their owne. And therefore to those who haue no need to borrow, we need not lend. But if we do lend we must lend freely: or if we will looke to gaine by those which need not our helpe, we must deale with them by some honest contract of negotiation. For loane is such a contract as God hath appointed to be free; and where it is not free, he hath condemned it with fearefull termes vnder the name of vsury.

Plutarch. initio libri de non fœnerando.

Loc. com. tom. 2. de paupert. cap. 2. For as *Chemnicius* well saith, In humane societies God would not haue all things set to sale; but hee requireth that some duties should be free, which are deformed and depraued, if either they be sold as things venall, or let to hire as mercenarie duties. *And surely*, sayth he, *if the Scriptures in the contract of loane should graunt vsurie to be exercised towards the rich, the dutie of free lending would soone be abolished*, and those who haue need to borrow should not bee able to borrow freely: for euerie man will thinke he giueth to the needie so much as he might gaine of the rich (and you may be sure that will not bee much) and therefore God should then haue prouided worse for the poore, when hee intended to haue prouided best for them: for mens necessitie manie times is such that they must needs borrow, and better vpon vsurie than not at all. *And therefore, that liberalitie and free lending should not faile, the Scripture oftentimes doth simply and generally condemne vsurie.*

And whereas they say, that not all vsurie of money towards the poore is forbidden, *Exod.* 22. 25, but that where-

by

by he is oppreſſed, nor all increaſe of corne and victuals is condemned, *Leu.*25.36, vnleſſe it be a multiplied and exceſsiue increaſe: I anſwer firſt, that all vſurie impoſed vpō the poore and needie, is an oppreſsion of them. Whereas therefore they vrge, that *Exod.*22, oppreſsion is forbidden firſt generally, and after particularly in the ſeuerall ſorts of it; and that ſome doe ſo read that place, *You ſhall not oppreſſe him with vſurie, &c.* themſelues do prooue that which I ſaid, that all vſurie impoſed on the poore, is a kind of oppreſsion. And yet to ſay the truth, the words of the text, *Exo.*22.25, are, You ſhall not impoſe vſurie vpon him: and *Leuit.*25.36, Thou ſhalt not take vſurie of him. The ſame doth *Zanchius* and others confeſſe, that there is no vſurie impoſed on the poore, but it is a biting and hurting of him. And it is not likely, that the biting of penurie will be healed with the biting of vſurie. No man (ſayth *Baſil*) healeth one wound with another.

Cal. in Ezek. 18. *A paupere ſemper fœnus exigere neſas erit.* ἀδίκως πενίαν πενίᾳ θεραπεύει.

2. Againe, I anſwere, that *Exod.*22. the Lord doth not onely forbid oppreſsion of the poore, but alſo commaundeth the relieuing of them by loane; and withall giueth charge, that in lending to the poore and needie, they ſhould not onely abſtaine from vſurie, but alſo from taking of pawnes. And ſurely, if the taking of pawns from the poore, be in their opinion an oppreſsion of them, whē as by pawnes the creditour onely prouideth for his indemnitie; how much more is all impoſing of vſurie vpon them, an oppreſsion of them, ſeeing thereby he doth not onely prouide for his indemnitie, but alſo requireth more than he lent, ſeeking gaine out of his brothers need? The like is to be ſaid of *Leuit.*25.35,36, *When thy brother with thee ſhall fall into want, and his hand ſhall ſhake* (that is, ſhall want meanes of his owne to ſupply his want) *thou ſhalt ſuſtaine him*, (namely by loane, as it were by putting a ſtaffe into his hand to ſtay him vp) *the ſtranger alſo, and the ſoiourner, that he may liue with thee. Thou ſhalt take no vſurie of him, nor vantage, but thou ſhalt feare thy God*, (where by the way wee gather, that

that thoſe who take vſurie of the needie, haue not the feare of God before their eyes) *that thy brother may liue with thee.* From whence alſo we may inferre, that he which impoſeth vſurie on the poore, taketh a courſe to eat them vp that they may not liue with him.

Yea but ſay they, *the poore ſometimes is relieued by vſurie.* I graunt he is relieued and eaſed for a time by the loane, though not by the vſurie; for that, when the principall is to be repaid, gnaweth and biteth ſome part of the poor mans ſubſtance from him, and ſo increaſeth his want, and by little and little eateth him vp. Money lent vpon vſurie to a poore man to ſupply his need, may not vnfitly be compared to a piece of new cloth ſowed vpon an old garment: for that, although it couer the rent for a time, and ſeemeth to haue mended the garment; yet after a while, the new cloth fretteth the old, and bringeth away part of it, and ſo maketh the rent much worſe. This therfore is but a cruell relieuing of the poore and needie. For the like might be ſaid of a victualler, who ſelling a penny loafe for ſix pence to a man readie to die for hunger, doth relieue him in his want, and preſerueth him from death, but yet his and the vſurers mercies are cruell, as *Salomon* ſayth of all the wicked.

Pro. 12. 10.

Thirdly, if the Lord ſtraightly commaund free loane towards them that be in need, then queſtionleſſe all vſurie, be it neuer ſo ſmall, is forbidden towards the poore: but the former is certaine, as we ſhall ſhew out of *Deut.* 15. 8. *&c. Luk.* 6. 35. And therefore the leaſt vſurie that may be, is forbidden towards the poore, and that vnder the name of *Neſhek* and *Tarbith*, that wee ſhould no longer dreame, that no vſurie is *Neſhek*, vnleſſe it be great, nor *Tarbith*, vnleſſe it be exceſsiue.

Their fift and laſt objection is, that the law which forbiddeth vſurie, is not morall, but judiciall, and therefore not belonging to vs. They prooue it to be a law judiciall, becauſe *Deu.* 23. 20, vſurie is permitted towards a ſtranger.

I anſwere firſt, if it were a judiciall law, yet the equitie thereof, which is perpetuall, would appertaine to vs, viz. That vſurie is not to be impoſed vpon a brother: But behold, we Chriſtians are all brethren in Chriſt, this difference of Iew and Gentile being taken away. Neither can there any ſufficient reaſon be giuen, why we ſhould not deale as charitably one with another, as the Iewes were bound to deale among themſelues, ſeeing we are not only brethren in Chriſt, but alſo members of the ſame bodie, whereof Chriſt is the head; eſpecially ſeeing our Sauiour hath propounded himſelfe for a patterne, that we ſhould loue one another as he hath loued vs, and hath made this mutuall loue the cogniſance of true Chriſtians. Hereby (ſayth he) all men know you to be my diſciples, if you loue one another. If therfore it were vnlawfull for the Iews to require any vſurie, whether it were more or leſſe of a brother, whether he were rich or poore; much leſſe is it lawfull for Chriſtians, whom it behoueth more than the Iewes to be wained from couetouſneſſe and worldly cares, and to whom ſome things are vnlawfull, which to the Iewes becauſe of the hardneſſe of their hearts, were permitted. But indeed the law forbidding vſurie, is morall, as diuers of the moſt learned patrones of vſurie doe confeſſe, whoſe names, becauſe their memorie otherwiſe is bleſſed, I will conceale. For it cannot be denied, but that theft, oppreſsion, and whatſoeuer is vnjuſt and vncharitable, is forbidden in the morall law of God; but vſurie is a kind of theft and oppreſsion, it is vnjuſt and vncharitable, as hereafter it ſhall be prooued, therefore it is forbidden in the morall law of God.

2. The law which commaundeth free lending, is not judiciall but morall, and is therefore renewed by our Sauiour Chriſt: therefore the law which forbiddeth vſurie or lending for gaine, is morall. For the ſame law which commaundeth the affirmatiue, condemneth the negatiue.

3. Vſurie

3. Vſurie is reckoned in the Scriptures among the tranſgreſsions of the morall law: yea, ſomewheres it is raunged among the abhominations, that is, the moſt grieuous crimes forbidden in the law: as *Ezc.* 18. and 22. 12, where the Prophet, as *Baſil* hath well obſerued, ἐν μεγίστοις κακοῖς τίθησι τόκον λαβεῖν καὶ πλεονασμὸν, placeth among the greateſt euils, the taking of vſurie and increaſe.

In Pſal. 15.

4. Biting vſurie and exceſsiue increaſe, is without queſtion forbidden in the morall law, as an high degree of theft and oppreſsion. But the vſurie which the patrones of vſurie vnderſtand to be forbidden in the law, is biting vſurie, and exceſsiue increaſe. Therefore the vſurie which the patrones of vſurie themſelues vnderſtand to be forbidden in the law, is forbidden in the morall law of God.

5. Whereupon followeth another conſequent, That ſeeing the ſame vſurie which is forbidden in the law, is permitted towards a ſtranger, therefore this permiſsion of vſurie is prooued to be judiciall, and the prohibition morall.

But for the better vnderſtanding of this law we are to conſider who is meant by ſtranger in this place. The Hebrew word vſed here is נכרי, wherby is meant not euery ſtranger which is not an Iſraelite by birth. For on him that was either גר, that is *aduena*, a proſelite, dwelling among them, who though he were a ſtranger by birth, was a brother in religion: or תושב, *inquilinus*, a ſtranger by birth, but not by dwelling or affection, but ſuch an one as dwelled friendly among them, though not circumciſed, (as appeareth *Exod.* 12. 43, 45, 48.) vſurie was not to be impoſed, *Leu.* 25. 35, (Thou ſhalt relieue him, *viz.* the brother, the ſtranger alſo and ſojourner, that he may liue with thee) but onely on him that was נכרי, *extraneus*, or *hoſtis* (as the word *hoſti* was wont to ſignifie) an aliant, as by birth, ſo alſo in dwelling, in religion, in affection. See *Obad.* verſ. 11. and *Lament.* 5. 2.

Now

Now in this ſence the word may ſignifie either more generally any one that was a meere aliant from the commonwealth of Iſrael, or more ſpecially ſuch aliants as were the remnants of the Canaanits. If we vnderſtand this permiſsion of vſurie to be extended towards all aliants, there might be two cauſes rendered, why the Lord permitted the ſame: the one, the hardneſſe of the Iewes hearts: the other, the vnjuſtice of the Gentiles. For the Lord as a wiſe law giuer, in his judiciall lawes permitteth in a ciuile reſpect ſome things euill in themſelues for the auoiding of a greater miſchiefe, not to allow or juſtifie the ſame from the guilt of ſinne, as before him in the court of conſcience; but to exempt the ſame from ciuile puniſhment in the externall court before the magiſtrate: as for example, the hardneſſe of the Iews hearts being ſuch, that when they ſet their affections on other women, and waxed wearie of their wiues, they would either put them away *to their* ſhame and vtter vndoing, or elſe tyrannize ouer them, if they continued with them; the Lord therfore by a ciuile or judiciall law permitted men to put away their wiues without the crime of adulterie, ſo as they could giue them a bill of diuorcement, wherein they ſhould giue teſtimonie to their wiues chaſtitie. And yet whoſoeuer did put away his wife without the crime of fornication, howſoeuer he were by this ciuile permiſsion free from puniſhment of the magiſtrat, notwithſtanding, he was guiltie of adulterie before God, as our Sauiour Chriſt teacheth, *Matth.*19. So the hardneſſe of the Iewes harts, and couetouſneſſe being ſuch, that if they were not permitted to practiſe vſurie towards ſtrangers, they would exerciſe it againſt their brethren; and likewiſe, the injuſtice of the Gentiles with whom they did traffique, being ſuch, as they would be ſure to exact vſurie of the Iews: therefore, that neither the Gentiles by inequalitie of negotiation ſhould eat vp the Iewes, nor yet the Iewes ſhould oppreſſe one another by vſurie, it might

be, that in these ciuile respects the Lord permitted it towards the Gentiles. And therefore as the permission, which gaue leaue to the Iews to put away their innocent wiues with a bill of diuorcement, doth not disprooue the law forbidding adulterie to be morall, but prooueth it selfe to be judiciall: so the permission of vsurie towards strangers, doth not prooue the law forbidding vsurie to be morall, but it selfe is euidently prooued to be judiciall. And as he which without the crime of adulterie putteth away his wife, is notwithstanding that ciuile permission an adulterer before God: so hee which practiseth vsurie, as permitted to him either by the law of *Moses*, against any stranger, or by the ciuile lawes of men, is notwithstanding a theefe before God.

But in my judgement we shall more rightly expound this place, if by stranger wee doe not vnderstand any stranger, but that stranger, that is to say, the remnants of the Canaanites, by whose impouerishing the L. would haue the Iewes enriched. For first the words are not *Lenokri*, as *Deut.* 14.21, but *Lanokri*, that is, *extraneo isti*, as *Tremellius* and *Iunius* translate, adding this exposition, *extraneo isti*, to this stranger, that is, to the reliques or remnants of the Canaanits, whom the Lord had appointed to destruction, and would haue by little and little consumed. And to the like purpose *Ambrose* expoundeth this place: *But perhaps* (sayth he) *you will say, it is written, thou shalt lend vpon vsurie to a stranger, &c. Who then was the stranger? but the Amalekite, but the Amorrhite, but the enemies of the people of God? there* (sayth he) *exact vsurie, whom thou desirest to hurt worthily; against whom thou goest to warre lawfully, on him thou mayest lawfully impose vsurie: whom thou canst not easily ouercome by warre, on him thou mayest easily wreake thy selfe by vsurie. Ab hoc vsuram exige, quem non sit crimen occidere. Take vsurie of him whom thou mayest lawfully kill: therefore, vbi ius belli, ibi etiam ius vsurarum, against whom there is right to wage warre, against them there is right to practise vsurie.*

Lib. de Tob. c. 15

And

And this exposition seemeth therefore the rather to be embraced, because when these remnants of the Canaanites were rooted out, all vsurie afterwards is generally and absolutely forbidden, without exception of any, as *Psal.* 15. *Prou.* 28.8. *Eze.* 18. and 22. *Rabbi Salomo*, as *Lyranus* reporteth in *Exod.* 22.25. denieth it to be lawfull for a Iew to take vsurie of a stranger. And the Hebrew glosse so vnderstandeth this text, That hath not giuen his money to vsurie, *no not to a Gentile*, sayth he. Which *P. Galatinus* also doth note to haue bin the judgemēt of the Rabbines. And this progresse *Ierome* well obserued. *Vide profectum:* See the proceeding (sayth he) of the holy ghost, *In the beginning of the law vsurie is forbidden onely towards brethren: but in the Prophet it is forbidden towards all*, without limitation.

Psal. 15.

De arcanis cathol. verit. lib. II. cap. 4.

Tom. 5. lib 6. in Ezek. 18.

But this permission, or if you will, allowance of vsurie towards the Canaanite doth no more proue the law against vsurie not to be morall, than the allowance of manslaughter in warre doth proue the law forbidding murther, to be judiciall. For although the law condemning vsurie be neuer so perpetual or morall, yet notwithstanding as all other commaundements of God, so is it to be vnderstood with this limitation and restraint, namely, vnlesse God otherwise appoint. It is a morall law which forbiddeth other theft as well as vsurie; but if the Lord by speciall warrant allow the Israelites to spoyle the Egyptians at their departure out of Egypt, they may lawfully doe it. It is a fearefull sinne forbidden in the sixt commaundement of the morall law, if a father shall kill his onely sonne: but if the Lord appoint *Abraham* to kill his owne sonne, he is authorised to doe it. For if princes may dispense with their owne lawes, much more is this prerogatiue royall to be graunted to the Lord, whose wil is the rule of justice, hauing this priuiledge, that whatsoeuer it willeth, is therefore just, because he willeth it.

Whereas therefore some obiect, *That if vsurie be permitted towards a stranger, therefore simply it is lawfull*: I answer,

if it be permitted, it is thereby rather prooued to be vnlawfull in it selfe: For if it were lawfull in it self, it should not need to bee permitted, as the putting away of a mans innocent wife, being a thing simply and in it selfe euill, was notwithstanding permitted to the Iewes.

Yea, *but now all difference of brother and stranger is taken away: and therefore that which is lawfull towards one, is not vnlawfull towards another.* Assume, *but vsurie is lawfull towards one*, that I denie. It was lawfull towards the stranger, because it was allowed by a judiciall permission, or dispensation; but is not now lawfull, because by the morall law it is generally and perpetually forbidden. *Yea, but now difference of brother and stranger is taken away:* It is true indeed among those that beleeue in Christ, otherwise there are brothers and strangers still. But what is hereof to bee inferred? Surely, if all difference of brother and stranger be taken away, then is not vsurie lawfull among those that professe the name of Christ: for we are all brethren in Christ, and therefore that which is not lawfull among brethren, is not lawfull among vs. For I hope none will bee so absurd, as to conclude, that all difference of brother and stranger being taken away, we are all aliants and strangers one to another, and therefore that vsurie among vs may be lawfull, as it was lawfull for the Israelits towards the Canaanits. But how was it permitted towards the stranger? Surely as a grieuous punishment, whereby the Lord would haue him impouerished and consumed. If therefore the Lord permitted or allowed vsurie to bee exercised onely against the Canaanits, whom he had appointed to destruction, and whom he would haue by degrees wasted and consumed, *Deut.* 7. 22. and also permitted it to this end, that thereby they might be wasted and impouerished: doest thou thinke that thou canst in charitie impose the same vpon thy brother?

And thus haue I manifestly prooued, that all vsurie or lending for gain is condemned in the morall law of God:

howso-

howsoeuer the judiciall law allowed the practise of it towards that aliant, that is to say, the Canaanite.

To these places of the law, I will adde the example of *Nehemias* that godly magistrat, in the fift chapter of that booke: for when as the needier sort had made complaint that whereas they being imployed about the building of the wals of Ierusalem, and neglecting their owne particular, were fallen into want, by reason of their great charge of wife and children, and wanting means of their owne, had beene forced to borrow of the wealthier sort corne, wine, & oyle, for their sustenance, & mony for payment of the kings tribute: so it was, that the wealthier sort had not only taken their houses, lands, and vineyards to pawne, but also exacted of them for vsurie the hundreth part ouer and aboue the principall: *Nehemias* therfore hearing this complaint, was greatly offended with these rich men, who contrarie to the law of God required vsurie of their brethren, and causeth them not onely to remit this vsurie of the hundreth part, which he calleth a burthen, and would haue the people eased thereof; but also to restore vnto thē their lands, their vineyards, their oliue grounds, and their houses which they had taken to pawne. Where the *centesima vsurà*, that is, the vsurie of the hundred part, which as it seemeth was permitted by the laws of the Persians, as after it was by the laws of the Grecians and Romans (among whō it being exacted monthly, was an vsurie of 12 in the hundred) is plainly condemned. But against this allegation I find three exceptions: the first, that *the vsurie which is here condemned, was exacted of the poore, and they doe not denie, but that vsurie is vnlawfull toward the poore:* I answere, that although these borrowers were in want, yet were they not such poore men as these patrones of vsurie imagine: for they had houses, lands, vineyards, and oliue grounds, and in regard thereof were to pay tribute to the king: but now being cast behind hand for the reasons aforesaid, were forced to borrow,

Nch.5.11.

Vers.7.& 10.

and being not able to borrow without a pawne, nor yet without allowance of vſurie, had yeelded in their neceſsitie not onely to pawne their houſes and lands, but alſo to graunt an vſurie of twelue in the hundred to their creditours. And therefore this place prooueth, that men of wealth ought to lend freely not onely to the poore and baſe ſort of people, but alſo to men of better place and calling, being in need.

C. Molin. The ſecond exception is, that ſome vnderſtand this place not of the creditours taking vſurie for loane, but of the gouernours exacting allowance of their needie brethren for their maintenance. Which they prooue, becauſe vſurie was execrable among the Iewes: and therefore the *centeſima* or hundreth part here mentioned, was not vſurie, but the hundreth part of their rents and goods which they payd for the ſtipends of their gouernours.

Firſt to their reaſon I anſwere: that to ſo many of the Iews as feared God, vſurie was execrable, as I partly obſerued before out of *Leuit.* 25. 36. but it is the want of the feare of God, which *Nehemias* objecteth vnto the rich men in this place, *verſ.* 9. who neglecting or forgetting the law of God in this behalfe, had learned the cuſtomes of the Medes and Perſians, in requiring vſurie for loane.

Secondly, as touching the objection itſelfe, to the priuat judgement of one or two I oppoſe the generall and receiued opinion of all the learned beſides, who either expound or tranſlate this place, vnderſtanding the ſame with one conſent of vſurie. And that this is the true meaning of the place, appeareth both by the complaint of them which were oppreſſed, (who borrowing money for the kings tribute, and corne and victuals for their ſuſtenance, were faine to pawne their houſes and lands, yea ſome had bound ouer their children to their creditours) and alſo by the remedie prouided by *Nehemiah*, which was, that the creditours ſhould reſtore their pawnes, and

See Ezr. 4. 13. & 7. 24.

remit

remit the hundreth part of the money, corne, wine, and oyle: for these were the particulars which they had lent, and for the loane whereof they required, *vsuras centesimas*, that is, vsurie of the hundreth part.

Thirdly, out of this place the aforesaid author of the English Treatise laboureth to proove the lawfulnesse of vsurie by the example of *Nehemiah* himselfe and his followers, who had lent vpon vsurie to these men; for so he readeth *vers.*10. for euen I my brethren and my seruants did lend them vpon vsurie money and corne: the word is *Noshim*, of the verbe *Nashah*, which as I haue said before, signifieth either to exact, or to lend with purpose to require or exact againe that which is lent; and so in this place is interpreted two wayes, either in the sence of free lending (as the most do read) wherein *Nehemiah* commendeth his owne example to be followed; or in the sence of exacting, as *Tremellius* and *Iunius* translate. As if *Nehemias* had said, If your dealing with your brethren were to be allowed, then much more might I and my brethren and seruants exact of them that which is due vnto vs. But that (as afterwards he sheweth) he had forborne all the time of his gouernment: for the sence which that authour giueth, is repugnant to the text it selfe. For why should *Nehemiah* bee so angrie with the other wealthie men, if himselfe and his followers, who were to giue them example of charitable dealing, had practised the same thing? or how could he reproove them so sharpely, if himselfe were guiltie of the same offence? or would he alledge his owne practise of vsurie, to perswade them to desist therefrom? or if hee condemne vsurie in himselfe and his followers, as well as in the rest (as he doth, if that interpretation were good) how is vsurie justified by his example? Vers.14,15.&c

Now I come to those places of Scripture wherein vsurie is generally and absolutly condemned, and they are foure. The first is the text which we haue in hand,

Psal. 15. where, vnto the Prophet demaunding who shall sojourne in the Lords Tabernacle, and who shall rest in the mountaine of his holinesse, *He that giueth not his money to vsurie*, that is, that lendeth not for gaine. Out of which place this syllogisme may bee gathered; whereunto let euerie vsurer consider how he shall be able to answer before the Lord. He that shall inherit the kingdome of heauen doth not put forth his money to vsurie, but thou, (say I, to the vsurer or him that lendeth for gaine) dost put forth thy money to vsurie, thou therefore (vnlesse thou repent) shalt not inherit the kingdome of heauen, but shalt be cast out of the heauenly Ierusalem, and shalt haue thy part in the lake, which burneth with fire and brimstone, where is weeping and wailing and gnashing of teeth: For as *Ambrose* inferreth vpon this place, *If therefore he be blessed* (saith he) *that hath not giuen his money to vsury: then no doubt he is accursed who hath put forth his money to vsurie.* Yea but (saith the vsurer) the word here vsed is *Neshek*, which signifieth biting, and therefore so long as I bite no bodie, this conclusion includeth not me. Whereunto I answer, that *Neshek* is the generall word whereby all vsurie is signified, and therefore that all lending for gaine is *Neshek*, as I haue manifestly proued before. Neither is it called *Neshek* because the lender biteth, but because the money lent vpon vsurie biteth or gnaweth away some part of the borrowers substance, and so he which lendeth causeth his money to bite, as the Hebrew words do plainly signifie, *Deut.* 23, 19. And therefore consider well whether this distinction of biting & not biting vsurie, grounded vpon the notation of the word (which indeed distinguisheth not one kind of vsurie from another, as though one did bite and another did not bite, but rather importeth that all vsurie is biting) be so sure a distinction as thou wilt aduenture thy saluation thereupon.

De Tob. c. 15.

Prou. 28. 8. The second testimonie is of the wise king *Salomon*, *Pro.* 28. 8. *He that increaseth or multiplieth his riches by vsurie and increase,*

increase, gathereth them for him that will be mercifull to the poore: that is, riches gotten by lending vpon vsurie and by taking increase, shall be translated from the couetous vsurer, who is commonly cruel and vnmerciful to the poore, vnto the liberall and bountifull man who will be mercifull to the poore: For the translation of riches threatned, is an euident argument of vnjust possession. From hence therefore all that are addicted to wealth are to be exhorted, that as they desire the continuance of their riches which are so deere vnto them, so they would not gather the same by vsurie.

Against this testimonie they make three exceptions: The first, *that not all vsurie or increase is here condemned, but biting vsurie and multiplied increase*. I answer, that all gaine or cleere increase aboue the principall couenanted for, or exacted for loane, is *Neshek* and *Tarbith* here condemned, as I haue proued before.

Secondly they obiect, *that the prouerbe speaketh of him who lending vpon vsurie to the poore, oppresseth them thereby, for so much the prouerbe doth not obscurely signifie, that goods taken from the poore by couetous vsurers, shall by iust and liberall men be restored vnto them againe*. This collection I denie not to be wittie, but I denie it to be found. For no more can necessarily be gathered hence, but thus much as I sayd, that goods vnjustly gotten by men couetous and vnmercifull, shall be transferred from them, to the liberall and mercifull. To which purpose the holy ghost often speaketh in other places of Scripture, as *Prou.*13.22, The riches of the sinner is laid vp for the just: *Eccle.*2.26, Vpon the sinner the Lord sendeth trouble and molestation to gather and scrape together, that he may giue to the man that is good before him: *Iob.*27.16,17, Though the wicked should heape vp siluer as the dust, and prepare raiment as the clay, he may prepare it, but the just shall put it on, and the innocent shall diuide the siluer.

The truth of which commination daily experience doth

doth proue, for seldome doe vsurers children thriue or come to good. And that which commonly is sayd, *De malè quæsitis non gaudet tertius hæres*, is verified by *Salomon*, *Eccles.* 5.12,13.

And for as much as vsurours doe not vse to trust the poore but with small summes, out of which ariseth a small increase; it is not therefore likely that great riches are gathered by vsurie exacted onely of the poore: and therfore the prouerbe seemeth to speake of vsurie required not only of the poore, but also of the richer sort, to whom the greater summes lent, do raise greater gaine.

Thirdly, they obiect *that the prouerbe speaketh of him whose trade and profession is to seeke gaine by vsurie, and whose great wealth hath no other wise risen but by vsurie.*

To which I answer, If to lend vpon vsurie were a thing lawfull, why should not the custome or trade of lending vpon vsurie be lawfull, as well as the custome or trade of seeking gaine by other lawfull contracts. But now say the patrons of vsurie, it is vtterly vnlawfull to make a trade of vsurie. Yea *Caluin* plainely affirmeth, *that whosoeuer maketh a profession of vsurie, he ought to be excluded from the companie of men, and that he ought not to be suffered in the Church of God, for an vsurer is euer a theefe.* How then can lending vpon vsurie, though but for once or twice, be lawfull? for if it were lawfull for once or twice, why not for three or foure times? and if so oft, why not for fiue or six times? and if so, why not for ten or twentie, or for so oft as you will?

In Ezek. 18.

Now if you lay these three exceptions together, you shall perceiue that this patron of vsurie would haue none to be cõdemned by this place, but such as making a trade of exacting great and excessiue vsurie of the poore, do thereby alone gather great wealth: so that there can scarcely be found any so wicked an vsurer, who may not by these exceptions elude and shift off from himselfe this so plaine a testimonie against all vsurie.

I pro-

I proceed to the third teſtimonie, *Eze.* 18, which if there were no more, might alone ſuffice for the condemnation of all vſurie whatſoeuer: For there the holy Ghoſt, *verſ.* 8, and 17, deſcribing a juſt man that ſhall ſurely liue, among other markes he reciteth this twice, *And hath not giuen forth vpon vſurie, neither hath taken any increaſe:* And againe deſciphring a wicked man who ſhould not liue but die the death; he ſetteth downe diuerſe notes, any one whereof ſhould (without repentance) be ſufficient for his condemnation: for ſo he ſaith, *verſ.* 10. and 11, If a juſt man be Verſe. 10.
get a ſonne that is a theefe, or a ſheder of bloud, if he do Verſe. 11.
anie one of theſe things: though hee doe not all theſe things, but either hath eaten vpon the mountaines, or defiled his neighbors wife, or hath oppreſſed the poore and Verſe. 12.
needie, or hath ſpoiled by violence, or hath not reſtored the pledge, or hath lift vp his eyes vnto the idols, or hath committed abhomination, or hath giuen forth vpon vſurie, or hath taken increaſe, ſhall he liue? he ſhall not liue, Verſe. 13.
ſeeing he hath done all theſe abhominations, he ſhall die the death, and his bloud ſhall be vpon him. Where we 1.
may note that not onely the act of couenanting for gaine in the contract of loane, but the exacting alſo of an ouerplus or cleare increaſe, though perhaps without any couenant going before, is condemned. And that it is con- 2.
demned not onely among other crimes forbidden in the morall Law, but alſo is reckoned among thoſe abhominations: for the cõmitting of any wherof without repentance: the Lord denounceth certain death; asking with indignation, that any man ſhould make a queſtion whether vſurie be a damnable ſinne, or whether the vſurer dying in that ſinne without repentance ſhould bee ſaued, *That hath* (ſaith he) *giuen forth vpon vſurie, or hath taken increaſe, ſhall he liue? he ſhall not liue, he ſhall die the death, and his bloud ſhall be vpon him.* And laſtly, that all vſurie or taking increaſe is 3.
generally forbidden, without limitation of circumſtances. Whereas therefore the holie Ghoſt ſetteth downe this

this propoſition, *Whoſoeuer putteth forth his money to vſurie, or taketh increaſe, ſhall ſurely die*, meaning thereby eternal death. It is a wonder if the conſcience of the vſurer do not from thence aſſume and conclude thus, *But thou lendeſt forth vpon vſurie, thou takeſt increaſe*, therefore if thou continueſt in this ſinne, *thou ſhalt ſurely die eternally, and thy bloud ſhall be vpon thee.*

Againſt this allegation they obiect, firſt, *that the generall which is here forbidden, is oppreſſion of the poore: of which generall, this is one ſpeciall kind, biting or multiplication: The former of money, the latter of other things. If therefore vſurie be ſo tempered that it oppreſſe not the poore, it is not forbidden: much leſſe, if it relieue him.*

I aunſwere, that to ſpeake properly, nothing is here commaunded or forbidden, but certaine notes are recited both of the juſt man who is to be ſaued, from the fift verſe to the tenth: and alſo of a wicked man who ſhould not liue but die, from the tenth verſe to the fourteenth: And that among the notes of the juſt man, abſtinence from oppreſſion, is not ſet downe as a generall including other ſpecials, but as a diſtinct note: or if it were ſet downe as the *genus* of vſurie, what other thing could be concluded thence, but that all vſurie is oppreſſion. Now in the catalogue of thoſe markes whereby a wicked man is deciphred, betwixt oppreſſion of the poore and vſury, idolatrie is placed: which is a ſufficient argument that vſurie is not here ſet downe as a *ſpecies* of oppreſſion of the poore and needie before ſpecified; howbeit this is to be acknowledged, that vſurie ſo often as it is exerciſed towards the poore, is an oppreſſion of them. But if you deſire to know the true *genus* of vſurie, you may ſay it is theft: For vſurie is the lenders theft, which if it be exerciſed towards the poore and needie, is alſo oppreſſion and robberie.

Verſe 12, 13.

Secondly, they obiect that in this place of *Ezekiell*, the retaining of the pledge is as well cõdemned, as the taking of

of vſury: But the retaining of a pledge is ſomtimes lawful, therfore alſo vſurie. I anſwer, that by the ſame reaſō other malefactors might defend their robberie & idolatry, and ſuch other abhominations, ſome whereof are here interſerted betwixt the detaining of a pledge & taking vſury. But hereby you may perceiue the ſtrange dealing of theſe men: for whereas among nine or ten notes one onely is found which is not ſimply euill, namely the retaining of a pledge; hence they will conclude that there is the ſame reaſon of taking vſurie, and of keeping a pledge. Why do they not rather gather ſeeing vſurie is reckoned among eight or nine other notes, which be of things ſimply euill and abhominable, that vſurie in like ſort is ſimply euill and abhominable? and that is *Ambroſe* his collection, *Vide*, ſaith he, *quomodo fœneratorem cum idololatra copulauit, quaſi crimen æquaret*, See how he hath coupled the vſurer with the idolater, as though hee would haue vſurie eſteemed an equall crime with idolatrie.

There remaineth the laſt teſtimonie, *Ezech.* 22, againſt which no ſuch exceptions can be taken. For among other abhominations, for which the Lord threatneth deſtruction againſt Ieruſalem, this is reckoned, *verſe* 12, *Thou haſt taken Neſhek, Vetarbith, vſurie and increaſe*: from whence we may plainely gather, that ſeeing vſurie is called an abhomination, and is reckoned among things not only ſimply euill, but alſo ὑπερβολὴν κακῶν, as *Baſill* obſerueth, the moſt outragious tranſgreſſions of the morall law, that it alſo is of the like nature; and that it is ſuch a grieuous ſinne as that it pulleth downe the wrath of God, not onely vpon the vſurer himſelfe, but alſo againſt the country wherein he liueth. And here we are to obſerue that the taking of vſurie and increaſe is ſo condemned for ſuch an abhomination as I haue ſaid, as that no ſuch exception can with anie ſhew of reaſon be objected againſt this place as againſt the former: For here is no mention either of the poore, as though it were committed againſt them alone,

or

or of the detaining of a pledge as though vſurie were to be matched therewith, for it is matched with murther, idolatrie, inceſt, and other ſuch abhominations, neither that it is in this place ſo ſubjected to oppreſſion as a *ſpecies* thereof; but generally and ſimply it is condemned as a grieuous abhomination, whereby the vſurer prouoketh the vengeance of God not onely againſt himſelfe, but alſo againſt the ſocietie wherein he doth liue.

And thus we ſee all vſurie or lending for gaine, by diuerſe teſtimonies of Scripture to be plainely and manifeſtly condemned.

Of which doctrine the couetous worldlings are apt to make this vſe, *If it be ſo that we may not by the word of God lend vpon vſurie, then ſurely we will not lend at all.* Anſwer, it is a greater ſinne not to lend at all to a man who is in great need, than to lend vnto him vpon vſurie: Euen as it were a greater offence altogether to denie food to him that is almoſt famiſhed, than to ſell it vnto him at an vnreaſonable rate. And therefore manie commonweales do tollerate ſuch vſurie as is not immoderat, for the good both of the borrower and alſo of the lender: Of the borrower, becauſe his neceſſitie manie times is ſuch, that it is farre better for him to borrow vpon vſurie, than not to borrow at all: Of the lender, becauſe to lend vpon moderat vſurie to them that muſt needs borrow, is a leſſe ſinne than not to lend at all. But as the afore cited places condemne the negatiue, and forbid lending for gain, ſo there are diuerſe manifeſt teſtimonies of Scripture injoyning the affirmatiue, and commaunding vs to lend freely. And therefore as we are to abſtaine from vſurie becauſe God forbiddeth it, ſo muſt we practiſe free loane becauſe God commaundeth it. Theſe places becauſe they are ſo manie euidences againſt vſurie, I will the rather recite: And firſt, that in *Deut.* 15, where the Lord hauing prouided by law, that in the ſeuenth yeare no debt ſhould be demaunded; and foreſeeing that hereby the couetous would

would take occaſion when the ſeuenth yeare ſhould draw neere, to refuſe to lend to them that were in need; therefore *verſ.* 7. and 8. the Lord ſtraitly chargeth them not only at other times to lend freely to their needie brother, but euen then alſo when the ſeuenth yeare was at hand. His words are theſe, If any one of thy brethren with thee be poore and needie within any of thy gates in thy land which the Lord thy God giueth thee, thou ſhalt not harden thine heart, nor ſhut thine hand from thy poore brother, but thou ſhalt liberally open thine hand vnto him, and thou ſhalt in lending lend, that is, freely lend him ſufficient for his need which he hath. Beware that there be not a wicked thought in thine heart, to ſay, the ſeuenth yeare, the yeare of freedome (wherein debts were not to be required) is at hand; nor that thine eie be euill towards thy needie brother, ſo that thou wilt not giue vnto him, and ſo he crie vnto the Lord againſt thee, and *it be ſinne vnto thee*. Thou ſhalt freely giue vnto him, and let not thine heart be euill when thou giueſt vnto him; for becauſe of this the Lord thy God ſhall bleſſe thee in all thy workes, and in all that thou putteſt thine hand to. In which words the Lord not onely commandeth them ſtraightly, to lend freely to their brethren being in need, not onely at other times, but euen immediatly before the yeare of remiſſion wherein no debts were to be demaunded: but alſo vſeth two effectuall reaſons to perſuade them to the voluntary and cheerefull performance of this dutie. The former, becauſe if they ſhould refuſe to lend to their brother in his need, it ſhould be a ſinne vnto them, and good reaſon: for we are not abſolut Lords of that which we haue, but onely the Lords ſtewards, who muſt one day giue an account of our ſtewardſhip, and therefore we are bound in conſcience ſo to imploy thoſe goods which hee hath committed to our truſt, as he appointeth. And therfore ſeeing the Lord commaundeth thoſe which be of ability, as his ſtewards to lend to them that are in need, it is a

ſinne

sinne vnto them if they shall refuse to lend freely vnto them. The second reason to perswade men cheerfully to lend to them which are in need, is the gracious promise of God: For because of this, the Lord thy God shall blesse thee in all thy workes, &c. Now if this promise with some others in the word of God doe not preuaile with vs in this behalfe, we shall bewray notable infidelitie. If a poore man bring vnto thee a rich man to be his suretie, thou wilt not feare to lend vnto him: but when the Lord becommeth a poore mans suretie, nay promiseth himselfe to be thy paymaister and to make thee full recompence, thou wilt not take his word; no not his written word, *Prou.* 19. 17, He that dealeth graciously with the poore, whether it bee by free giuing or free lending, lendeth vnto the Lord, and the Lord will recompence him that which he hath giuen.

But lest any should alledge, though falsly, that this is a judiciall law, and therfore bindeth not them: I will therfore produce two testimonies out of the Gospell of our Sauiour Christ. The former, *Mat.* 5. 42, Giue to him that asketh, and from him that would borrow of thee turne not away. What then (will you say) is euerie one bound to lend to euerie one that asketh? I answer, respect is to be had of thine abilitie, and of his necessitie, and also (if it be not a case of vrgent and present necessitie) of his honestie: If his necessitie vrge him to borrow, and thine estate enable thee to lend, thou art bound to lend vnto him, especially if his honestie deserue to be respected. The other testimonie is *Luke.* 6. 35. δανίζετε μηδὲν ἀπελπίζοντες, Lend, looking for nothing thence: which words though they be diuersly read and expounded, yet in euerie sence they commaund the dutie of free lending.

The word ἀπελπίζειν admitteth diuerse significations, as first to bring into despaire; according to which sence thus much is insinuated, that those which refuse to lend vnto men in their need, cause them to despaire. But this sence

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is not incident vnto this place, vnleſſe we read as indeed the Syriacke interpreter doth, inſteed of *לוה*, *לוה* for *נתן*, lend cauſing no man to deſpaire. For they that go on borrowing they go on ſorrowing, and when others will not lend when they muſt needs borrow, they are out of heart and do as it were ſinke vnder the burden of their want. When as therfore thy brother commeth to borrow of thee for the ſupply of his want, turne not thy face from him, neither harden thy hart towards him, nor ſhut thine hand from him, but when his hand doth ſhake, ſtay him and hold him vp, ſuffer him not to ſinke vnder his neceſſitie. Mat. 5. 42. Deut. 15. Leuit. 25. 35.

Secondly, it ſignifieth to deſpaire, or to be out of hope. In which ſence our Sauiours words may thus be expounded, Lend, nothing deſpairing of recompence: as if he ſhould haue ſaid, let not diſtruſt or deſpaire conceiued at thy neighbours want, keepe thee from lending, as though thou ſhouldeſt be a looſer by thy loane, but lend him freely for the ſupply of his want, though he be not likely either to repay the principall, or to doe thee as good a turne. For your reward, ſaith our Sauiour Chriſt, ſhall be great, God himſelfe will be your pay maſter: as elſewhere he hath promiſed. Prou. 19. 17.

Thirdly, it ſignifieth *aliunde ſperare*, to hope from anie thing: as if hee had ſaid, looking for nothing thence, that is, either from your courteſie of lending, or of the thing that is lent: from or by reaſon of your courteſie of lending, looke for nothing; that is, for no profit or benefit of your owne. In lending, reſpect not your owne good or profit, but the benefit of the borrower. Which generall ſence is very fit & apt, including in it theſe two particulers, of either whereof ſome do vnderſtand this place, that is, either of the like good turne, or of vſurie. 1. Of the like good turne, as if our Sauior had ſaid, Lend where you do not looke to borrow or to receiue the like benefit, either becauſe they are vnable or vnthankfull; not

that it is vnlawfull to lend where a man may looke to borrow or to receiue the like courteſie: but our Sauiour would not haue vs reſt there, for ſinners will lend to ſinners to receiue the like; but his meaning is, that we ſh ould not onely lend to our friend and ſuch as are both willing and able to make vs recompence, but alſo to others who are either vnwilling or vnable to ſhew the like courteſie to vs. And thus *Zanchius* expoundeth this place, conferring it with the like in the fourteenth Luk. 14. 12. Chapter of the ſame Goſpell, When thou makeſt a dinner or ſupper call not thy friends, nor thy brethren and kinſmen, nor thy rich neighbours, leſt they alſo bid thee againe, and a recompence bee made thee: but when thou makeſt a feaſt call the poore, the maimed, the lame, and the blind, and thou ſhalt bee bleſſed, becauſe they cannot recompence thee: for thou ſhalt be recompenced at the reſurrection of the juſt. Not that it is ſimply vnlawfull for a man to inuite his friends and rich neighbours, but that of the two ſorts, the poore are the rather to be inuited; for the other is but an act of common ciuilitie, but this is a worke of Chriſtian charitie, which ſhall not want his reward.

Secondly, it is expounded of vſurie, which is the moſt vſuall interpretation of this place, as if our Sauiour had ſaid, Lend, looking for no gaine from thence, as *Henry Stephen* alſo in his marginall notes tranſlateth, *Nihil inde lucri ſperantes*, hoping for no gaine thence. Yea *Zanchius* ſometimes ſo readeth, but with this addition, *ſcil. Ob officium mutuationis*, hoping for nothing thence that is for the dutie of lending. And in this ſence all authors almoſt that haue in former times written againſt vſury, vnderſtand this place: For according to this (which as I ſaid is the moſt common) interpretation, all vſurie, whether it be actuall or mentall, is by theſe words moſt plainely condemned: and whereas ſome of latter times (as you ſhall heare) vnderſtand this *nothing* of the principall, others affirme, that you might

might as well put out the word lend, and say giue, because the contract of lending presupposeth both in the lender an intent of alienating the principall but for a time, and in the borrower a couenant, to restore after a time the principall.

Lastly, it is expounded as I said, of the principall or the thing lent: and then the sence must be this, Lend, looking for nothing thereof againe. As if he should haue said; Lend not only to such as from whom you may hope by reason of their abilitie or such securitie as they shall giue you, to receiue your owne againe; but also to such, as by reason of their want you cannot hope to receiue the principall againe. And this by the context it selfe doth seeme to haue beene the meaning of our Sauiour Christ in this place: for (sayth he) in the former verses, If you loue them that loue you, and doe good to them that doe good to you, and lend to them of whom you hope to receiue, *viz.* that which you haue lent, what thank shall you haue? for euen sinners and such as are meere natural men, void of the grace of God, doe loue them of whom they are loued, and doe good to those that doe good to them, and lend to such as themselues, that they may receiue as much againe: but you (sayth our Sauiour) loue not onely your friends, as sinners doe, but also your enemies, and doe good to those of whom you looke for no good, and lend not onely to them of whom you hope to receiue your owne againe (for so much sinners are readie to doe one to another) but also to those of whom you can haue no hope to receiue your owne againe. So that ἁπλῶς δάνιζε, *vers.* 35. is all one with ἐλπίζοντες ἀπολαβεῖν, *vers.* 34. And therefore our Sauiour Christ requireth an higher degree of loue, than abstinence from vsurie: for he would haue vs to lend not onely without hope of gaine, but also if need require, without hope of recouering the principall. And (which is duly to be obserued) he giueth this testimonie to the very sinners of his time, That they would

lend to sinners, that they might receiue τὰ ἴσα, so much againe. For as I haue shewed before, when wee lend by mutuation, we doe not looke to receiue the same particular againe, as in commodation; but τὰ ἴσα, so much as is equiualent thereunto. Whereof we may necessarily inferre, that those which will not lend to receiue so much againe, but more, are worse than the very sinners among the Iewes. And therefore that which our Sauiour vttered concerning the Pharisies, may well be said of those sinners in respect of vs: vnlesse our righteousnesse exceed the righteousnesse of these sinners of whom our Sauiour speaketh, we shall neuer enter into the kingdome of heauen: but if our righteousnesse be exceeded by them, how shall wee escape the condemnation that is to come? Mat. 5, 20.

Against this testimonie alledged out of *Luk.* 6, I find three exceptions made by one and the same authour. They say this place *maketh nothing against vsurie, first because Christ speaketh not of negotiation and gainefull contracts, such as vsurie is, but of the relieuing of the poore, as appeareth* vers. 30.

Answ. If our Sauiour doe not in expresse words forbid vsurie, as he doth, if the words are so to be read, Lend looking for no gaine; yet he doth by consequent forbid it: First, in that he commaundeth free lending: Secondly, in that he giueth testimonie to the very sinners, That they would lend to receiue their owne againe. And therefore sayth, it is not a thing thanks-worthie before God, if men will no otherwise lend, but to receiue as much againe. Thirdly, in that he would haue vs lend without expectation of the principall it selfe, or any part thereof: and therefore if our neighbour is to be holpen (as *Beza* sayth) without regard of recouering the stocke, much more are all vsurious contracts forbidden.

Neither doth our Sauiour Christ speake onely of relieuing the poore, but also of ciuile lending, wherein a man looketh to receiue his owne againe: for we may not so vnderstand our Sauior Christ, as though he did forbid

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men to loue their louers, or to do good to those that haue deserued well at their hands, or to lend to such of their friends and acquaintance, as will restore what they haue borrowed; for they that will not do thus much, are worse than the very sinners of whom our Sauiour speaketh: but he requireth a higher degree of Christian loue in those that be his followers, *viz.* to loue not only those that loue vs, but also them that hate vs; to doe good not only to those that doe good to vs, but also to them that deserue ill at our hands; to lend not only to those who will repay, but also to such, as of whom we cannot hope to receiue that which we lent: so that our Sauiour Christ requireth both, as in a copulatiue sentence (the notes whereof be, *not onely, but also*) but commendeth the latter especially vnto vs. For whereas lending proceedeth from one of these three fountaines, as *Zanchius* also hath obserued, namely, either from couetousnesse, when men by lending seeke their owne gaine, as vsurers doe vse to lend; or from naturall courtesie and ciuilitie, when men lending freely to gratifie their friends, intend to require their owne againe, as ciuile honest men (whom notwithstanding our Sauiour Christ calleth sinners) were wont to lend; or from Christian charitie for the Lords sake, as true Christians are willing to lend: our Sauiour Christ is so far from allowing the first, that he would not haue Christians to rest in the second. And whereas men doe chuse rather to lend after the ciuile manner, vpon securitie to receiue the principall, rather than after the Christian manner for charitie sake, not taking so much care for our principall, as to help our Christian brother, because the former seemeth to stand rather with their profit, our Sauiour Christ therefore euen in this respect also preferreth the latter. For if men will lend onely vpon securitie to receiue their principall, what thankes haue they, sayth our Sauiour, or as *Matthew* reporteth, what reward haue they? for sinners will so lend, to receiue recompence from men by the re- Mat. 5 46.

payment of the principall. But they that are readie to lend for the Lords ſake in Chriſtian charitie towards their neighbour to ſupply his want, though they haue no hope to receiue their principall at the borrowers hand, their reward ſhall be great, and in ſtead of recompence at the borrowers hand, they ſhall receiue plentifull recompence from the Lord. Secondly they obiect, *That what our Sauiour Chriſt commaundeth, he commaundeth to be performed towards an enemie, but I am not bound to lend to mine enemie, vnleſſe he be oppreſſed with want: therefore this commaundement enioyneth this dutie of free lending onely towards ſuch as be oppreſſed with want.*

I graunt, that we are not bound to lend to any but to ſuch as be in want. But if I be bound to lend freely to mine enemie, being oppreſſed with want, or to an vngodly man in his extreame need, for that alſo may be gathered out of this place; how much more am I bound to lend freely to one, that being not an enemie, is alſo of the houſhold of faith? But the former they themſelues confeſſe, and reaſon prooueth it. For if I ought to help and relieue the oxe or aſſe of mine enemie failing vnder his burden, how much more am I bound to helpe and ſuccour himſelfe, failing and fainting vnder the burden of his want? See *Rom.*12.20. *&* *Prou.*25.21. Thirdly they alledge, *That our Sauiour Chriſt doth not forbid expectation of gaine, but of the principall it ſelfe:* for *verſ.*34. he *teacheth that one ſinner wil lend to another, that he may receiue ſo much as he lent. And therefore that they which will approoue their pietie, muſt lend, though they bee not like to receiue any thing againe.*

Exod.23.4,5.

I anſwere, if men ought to lend without prouiding for their indemnitie in receiuing the principall, if ſo their brothers need require; much more ought they to lend without requiring an ouerplus ouer and aboue the principall. And againe, if ſinners be content to lend without gaine, ſo they may haue their owne againe; what ſhall we thinke of thoſe who will not lend to receiue ſo much as

they

they lent, vnleſſe they may receiue more? And laſtly, if our Sauiour Chriſt allowed of vſurie, he would acknowledge, that the lender ſhould doe an act worthy of great thanks, if he would lend freely, though vpon couenant to receiue his owne againe: for he that ſhould lend an hundred pounds, ſhould beſides the ſupplying of his neighbours want, do him as great a pleaſure, as if he gaue him ten pounds out of his purſe: but when as he ſayth, if you lend to them of whom you hope to receiue that which you lent, ποία ὑμῖν χάρις ἐστί; what thank ſhal you haue? he euidently ſheweth himſelfe to be ſo farre from allowing vſurie, that he would not haue men to reſt in ciuile lending. But the Lord acknowledgeth no further benefit done by lending, than the ſupply of the borrowers want, and ſignifieth, that he which lendeth in aſſured hope to receiue his owne, hath full recompence made him by the borrower, when he reſtoreth the principall in the full value thereof; whereas they which lend without hope of receiuing the principall at the borrowers hands, ſhall receiue a great reward at the hands of God.

And thus haue we heard out of the written word of God, what is his both reuealed will and alſo judgement concerning vſurie. His will, both in that hee ſtraightly commaundeth free loane, and alſo ſeuerely forbiddeth lending for gaine. His judgement, not onely in that he cenſureth vſurie as a fearefull ſinne, and calleth it an abhomination, but alſo in that accordingly hee threateneth his fearefull judgements, both temporall againſt the vſurer himſelfe, and that which is more, againſt the countrey wherein it is commited; and alſo ſpirituall, aſking with indignation, Whether an vſurer ſhould liue? & plainly affirming that he ſhall ſurely die, *moriendo morietur*. Now the will of God is the rule of juſtice, and whatſoeuer hee willeth, it is therefore good and juſt becauſe he willeth it; and conſequently, ſimple and abſolute obedience muſt be performed thereunto, whatſoeuer argu-

Eze. 22.

Eze. 18.

ments, impediments, or inconueniences can be pretended to the contrarie. And therefore though no other reaſon could be giuen why men ſhould lend freely and not for gaine, yet this alone were ſufficient, becauſe God would haue vs lend freely, and not for gaine. It ought to haue beene argument ſufficient to our firſt parents to reſtraine them from the forbidden fruit, That God had forbidden it; though they had other reaſons to induce them to eat thereof. And as in that caſe, ſo in this, it is ſinne and folly to enter into diſputation againſt the word of God, according vnto which we ſhall be judged in the laſt day.

But as by the written word of God the ἀνομία or vnlawfulneſſe of vſurie is ſufficiently prooued, ſo alſo by other euident arguments and teſtimonies it may be conuicted to be ſinfull both in it ſelfe and in the judgements of all thoſe who haue liued in former ages. Whereupon it will alſo follow, that the vſurer ſinneth not onely againſt the law of God, but alſo againſt the light and law of nature.

And thus he ſinneth againſt { his neighbour. / God. / himſelfe.

Againſt his neighbour. For whereas there are two duties eſpecially to bee practiſed towards our neighbour, that is to ſay, Iuſtice and Charitie; juſtice, to giue euery man his owne; and charitie, not to ſeeke our owne but other mens profit; juſtice, to do no man wrong, charitie, to do good to all: vſurie offendeth againſt both, as being both vnjuſt and vncharitable. Which copulation is duly to be marked. For whereas ſome alledge, that vſury is not againſt charitie, when neither the lender nor borrower is hurt thereby; it ſhall hereby appeare, that if at any time it may ſeeme not to bee oppoſed to charitie as an hurtfull thing, yet is it alwaies oppoſed as an vnjuſt and vnequall thing. For firſt, the generall law both of juſtice & charitie

1. Cor. 10. 24. & 13. 5.

is this, As you would that men ſhould doe to you, ſo doe you to them likewiſe. But when you haue need to borrow, you would that men ſhould lend you freely, and not impoſe vſurie vpon you: therefore in like caſe, when others would borrow of you in their neceſsity, you ought to lend them freely, and not impoſe vſurie vpon them. Luke 6.31. Mat. 7.12.

But againſt this argument diuerſe things are obiected: Firſt, *by this reaſon (ſay they) no man ought to let his horſe or houſe for hire, or to ſell his ware for an equall price. For who would not rather borrow things to vſe freely, than to take them vpon hire? and who would buy ware, if he might haue it giuen him?*

I anſwere, not euery thing which we would that men ſhould doe to vs, are we to doe to them; but that which in equitie and with good conſcience we deſire to be done to vs: otherwiſe, he which deſireth to be ſlaine, might lawfully kill others. But by commodation, a man cannot deſire in equitie and with a good conſcience to borrow freely that which is lettable, nor by free donation to receiue that which is ſaleable, vnleſſe it be of ſome ſpeciall friend, or of ſome that looketh for as good a turne at our hands, or in caſe of preſent or vrgent neceſsitie: for that were to deſire another mans loſſe, without making of recompence. But he which hath need to borrow by mutuation, may in equitie and with a good conſcience deſire to borrow freely of him that is able to lend, becauſe he doth not onely purpoſe yea couenant to make full recompence, by reſtoring the full value of that which he borroweth (for ſo much is implied in the very contract of mutuation) but alſo if he be an honeſt man, will be as willing to gratifie his creditor wherein he lawfully may, as now he deſireth to be holpen by him.

2. Againe, ſome who exerciſe moderat vſurie, alledge for the juſtifying of themſelues, *That if they had occaſion to borrow, they would be willing to borrow vpon vſurie, after eight or ten in the hundred. Yea, they would thinke themſelues beholding to ſuch an one as would lend vnto them after that rate. And therefore*

they

they doe as they would be done vnto in the like case. I answer first, that no man ought to desire to borrow, but for need: and therefore, what men which do not borrow for need, may desire, it is not materiall. And secondly, that no man which borroweth for his need, is willing simply or with an entire will to borrow vpon vsurie, but vpon a conditionall necessitie, for auoiding a greater mischiefe. As he which casteth his goods into the sea to lighten the ship in a dangerous tempest, is simply vnwilling to cast away his goods; and yet is willing so to doe, vpon a conditionall necessitie to saue his life. And as he which falling among theeues, giueth them his purse, being forced thereto by a conditionall necessitie, *viz.* if he will saue his life, being simply vnwilling to forgoe his money: so he which in his necessitie yeeldeth to pay vsurie, doth it (as the Poet speaketh) ἑκὼν ἀεκήτης θυμῷ, willingly, for auoiding a greater inconuenience, but simply against his will. For that which a man doth not *integra voluntate, with an entire will,* he doth *inuitus, against his will,* say the Lawyers. Which alwaies happeneth in these mixt actions, wherein the agent is (as the Philosopher sayth) to be esteemed ἑκὼν, that is, *not willing.*

Qui non integra voluntate consentit, inuitus appellatur. Hotom. de vsur. l. si vetus 85. D. de ad. hæred. Eth. 3. 1.

When as therefore they obiect, *Volenti non fit iniuria, Wrong is not done to him that is willing:* I answere, that neither is the borrower simply willing, neither is that axiome generally true; for then *Ioseph* had not sinned against his mistresse, if he had graunted her desire, neither had *Sauls* armour bearer beene worthie of blame, if at *Sauls* owne request he had killed him, being the annointed of the Lord. But *Ioseph* confesseth, that he should haue sinned feare-fully, if he had yeelded to her desire: And *Dauid* putteth to death that pickthanke, who had (as he said) at *Sauls* owne entreatie slaine him. And therefore, seeing vsurie is as well forbidden in the Scriptures, as murther or adulterie, it is not the borrowers entreatie that can make it lawfull.

1. Sam. 31. 4.

Gen. 39. 9. 2. Sam. 1. 9. 10, 14.

Yea

Yea but ſay they, *The borrower is willing, he ſeekes to me, he intreates me, yea & of his owne accord he offers me vſurie.* I anſwer, and yet is he not ſimply willing thereto, but his neceſſity for auoiding a greater inconuenience, maketh him ſeeme willing to that whereunto he is ſimply vnwilling: For doth not the mariner in the tempeſt vſe all expedition with earneſtneſſe to caſt out his goods, as though he earneſtly deſired to be rid of them, and yet is indeed vnwilling to be depriued of them? Doth not the partie which is fallen among theeues and is afraid of his life, earneſtly intreat them to take his goods, and readily giue his purſe and what elſe he hath, ſo they will ſpare his life; and yet ſimply is vnwilling to looſe his money if otherwiſe he could chuſe? Or if that example miſlike the vſurer, ſuppoſe a man in extremitie of hunger comming to another to buy bread, who meaning (as the vſurer commonly doth) to take aduantage by his neighbours want, ſeemeeth vnwilling to ſell him any food: will not this party in his extremitie offer the other twelue pence for that which is not worth two pence, and intreat him that he would take his money, and perhaps tell him that in ſo doing he ſhall ſaue his life? and yet no man is ſimply willing to giue twelue pence for that which is worth but two pence, or if he were, his deſire would not excuſe the receiuer. It is euident therefore that the vſurer breaketh the generall law of juſtice and charitie, in doing to others as he would not that others ſhould do to him, and alſo in taking another mans goods without the others mans good will.

But I will ſhew you ſeuerally, firſt, that vſurie is vnjuſt: and ſecondly, that it is vncharitable. All illiberall contracts are vnjuſt, wherein commutatiue juſtice is not obſerued; and commutatiue juſtice is not obſerued where is not equality kept of the things committed, whether the commutation be of the things themſelues for recompence, or of the vſe onely for hire. Now that there may

may be equality, allowance is to be made of the neceſſary coſt, hazard and labour which appertaine thereto, for all theſe are valuable: as for example. A merchant trauelling beyond ſeas, buyeth commodities there at an eaſie rate, which hauing tranſported into his owne countrey, he may with a good conſcience ſell ſo much dearer, according to the proportion of his neceſſarie labour, coſt, and hazard. And where none of theſe conſiderations are, there ought to be no gaine: or if there bee, there is inequalitie, and ſo vnjuſtice. But you will ſay: what if a man ſuſtaine loſſe, is not allowance to be made thereof? If any man hath bene the effectuall cauſe of that loſſe, he and no other is to make recompence: but if loſſe be ſuſtained by the hand of God, we muſt beare it as a croſſe which the Lord hath laid vpon vs, and not preſume to lay it vpon any other mans ſhoulders who hath not bene the effectuall cauſe of our loſſe.

But now (ſay I) vſurie is an illiberall contract, and although it be in truth no other contract but lending for gaine, yet it putteth on the habit of letting, exchange, partnerſhip, and is not onely an vncharitable lending, as ſhall be ſhewed, but alſo an vnjuſt letting, an vnequall exchange; and an vnconſcionable partnerſhip. And firſt, it is a moſt wicked and vnjuſt kind of letting, agreeing with true letting in nothing elſe but in taking an ouerplus: for firſt as I haue ſhewed heretofore, Location is of ſuch things as are not ſpent in the vſe, but haue a fruitfull vſe in themſelues which may be valued apart from the propertie and dominion: and therefore he which letteth any thing, he alienateth the vſe for an equall price, retaining to himſelfe the property. But vſurie is of ſuch things as are ſpent in the vſe, and are lent to bee ſpent, neither haue they anie fruitfull vſe in themſelues which may be valued apart from the propertie, becauſe they be ſpent in the vſe; and therefore hee which putteth forth vpon vſurie alienateth not onely the vſe but the propertie alſo, from

from which, as it is the subject of mutuation or vsurie, the vse cannot be seuered. As for example, If I let an house or a peece of ground, &c. I let the fruitfull vse which is in themselues naturally, retaining still the propertie to my selfe: But he which putteth forth money, or meat, or any thing else that is spent in the vse, he cannot let the fruitfull vse of them, or value it apart from the property, for there is no such fruitfull vse in them that can bee valued apart, and therefore with the vse if he lend them to be spent, he must needs alienat the propertie also. For the vse of money and victuals and such like things (as they are the subject of mutuation) is the spending and distraction of them; & if any fruit or profit be raised by the distractiō of them, it is to be ascribed to the industrie and skill of him that doth imploy them; and consequently the gaine, if there be any, of right belongeth to him, who being now the owner thereof (for as I sayd, in mutuation the propertie is transferred to the borrower) bestoweth his skill and industrie to raise a profit out of that which is his owne.

Secondly, in location the letter alienating the vse only and not the propertie, is to receiue againe the selfe same particular, after it hath bene vsed of the hirer, being for the most part impaired in the vse, in respect whereof there is a second reason of demaunding and taking the hire. But in vsurie, the lender alienating not onely the vse but the propertie also, couenanteth to receiue againe not the selfe same particuler impaired in the vse, but the full value thereof in the same kind, without any impairing or diminution of the principall, and therefore in vsurie there is no such reason of an ouerplus, as in location.

Thirdly, in location the letter as he retaineth the propertie of that which is let, so he also beareth the hazard thereof. In so much that if it miscarie without the hirers default, it miscarieth to the letter, and not to him: for he is onely to pay the hire, *Exod.* 22.14, in respect whereof there

there is a third reason of the hire demaunded, as being in part the price of the hazard. But in vsurie the lender as he alienateth the propertie with the vse, so also with the propertie he transferreth the hazard to the borrower: in so much that if the principall, or any part thereof miscary, it miscaries to the borrower, it is safe to the lender, by the verie contract of mutuation. Now it is a principle in the law, *Vbi periculum, ibi lucrum collocandum est, To whom the hazard belongeth, to him appertaineth the gaine*: And that no man ought to reape gaine by that whereof he beareth not the hazard: and againe, That there is no gaine allowable by law, which hath no hazard joyned with it.

L. vlt. §. gen. C. de fur. Hotom. ex Pom. in l. is qui, 13. §. 1. D. commod. In fi non fuerunt. 20. in fi. l. fi igitur. 55. eod. &c.

Lastly, the letter many times is at charge about such things as he doth let, as in repairing of houses, in keeping of houses, &c. which may be a fourth reason of demāding hire: but there is no such respect in vsurie. Nay the vsurer hauing transferred the propertie of that which is lent, to the borrower, & with the propertie the labor which is to be imployed, the hazard which is to be sustained, the cost which is to be borne for the raising of any commoditie by the imploy ment of the money; notwithstanding, he would haue the money to be thought his, in respect of the gain, though the borrowers in respect of the losse. Now if you lay these things together, you shall in part perceiue how vnjust & vnconscionable a gaine vsurie is, euen then when the borrower seeketh to be a gainer by the imploimēt of that which he hath borrowed. 1. In that the vsurer letteth that which is not lettable, & requireth an hire for the fruitful vse of that which hath in it self no fruitful vse, but is spent in the vse; and therefore being not valuable by it selfe, ought not to bee paid for by it selfe, as it is, when in respect thereof an hire is required ouer and aboue the principall. Secondly, in that hee requireth gaine or hire for another mans industrie and skill, hazard and charge imployed about that which now is not the vsurers, but the other mans which vseth his skill and paines,

paines, and beareth the hazard and coſt about it; the vſurer in the meane time hauing nothing to do with the money, hauing transferred the propertie thereof to the borrower, neither yet bearing the hazard or charge, or being at the paines of the imployment of the money.

But againſt this argument, diuerſe things are objected. Firſt, they ſay *money is not ſpent in the vſe.* I anſwer, it is ſpent to the borrower ſo ſoone as hee hath vſed it, though the ſubſtance thereof remaine in other mens hands: and it is lent to be ſpent. For therefore the borrower is bound by the contract of mutuation to reſtore not the ſame particuler (for that is to be ſpent and gone) but ſo much: and it is all one to the vſurer, not onely by the contract of vſurie, but of mutuation, whether the principall be kept, or ſpent, or loſt, or imployed to aduantage, the borrower being bound alike, whatſoeuer becommeth of that particuler, to reſtore the full value of the principall. It is nothing to the lender how the money lent be vſed, for the time of the loane, ſo that the principall bee reſtored in due time.

2. *Yea but although the money it ſelfe remaine not to the borrower after he hath vſed it, yet it remaineth in the equiualent, that is, in ſome commoditie or ware which hath bene bought therewith, by vttering whereof, ſome gaine may be raiſed.*

I anſwer, firſt, that it is all one to the vſurer by the verie contract of vſurie, whether I giue the money borrowed, or looſe it, or miſpend it, or pay a debt with it, or buy a commoditie with it; and if I buy a commoditie, whether it be ſuch as is to be ſpent in neceſſarie vſes, as victuals and ſuch like, or whether it be to remaine with me, or be a ware which I would ſell to others. And likewiſe the vſe of money is one and the ſame, *viz.* the diſtraction or ſpending of it: For whatſoeuer I doe with the money, and howſoeuer I vſe it, whether to my loſſe or gaine, I am by the very contract of vſurie bound to reſtore the principall with the vſurie, and therefore theſe

are

are but friuolous pretences. But suppose I buy a commoditie which I meane to sell for gaine: first, I imploy my skill and industrie according to my trade, for the following whereof I am at charge; I onely beare the hazard of the bargaine, which many times falleth to my losse; and lastly, the commoditie which I sell is mine owne, and therefore the gaine as well as the losse, if there be any, belongeth of right to my selfe and no man else. But as I said, whether I gaine or lose by the imployment of the money, I am bound alike by the contract of vsury to pay the principall with the increase, and therefore my gaine, is no more the cause of his gaine (though that be pretended) than my losse, because in both hee gaineth alike.

3. Obiection. *But although money it selfe hath no fruitfull* Eccles.10.19. *vse, yet as Salomon saith, money answereth all things, and therefore with money I may buy that which hath a fruitfull vse, as namely cattell, house, or lands, &c. and what reason can be giuen why I may not as well let my hundred pounds in money, as my hundred pounds worth of cattell, houses or lands, which I buy with my money?*

Answer. Your money cannot bee let for the reasons aforesayd, and being lent it is the borrowers, who bearing the hazard of it besides his paines and charges, is to reape the gaine thereof: but cattell, house and lands, may be let, they haue a fruitfull vse which is valuable, they remaine yours notwithstanding they be let, and the hazard of them appertaines to you.

4. *Suppose a man of better estate than my selfe, borroweth of me an hundred pounds, and therewith buyeth lands, and out of his land receiueth the fruits or rent thereof. What reason is there that he should receiue a rent for the land bought with my money, and I in the meane time haue none allowance for my money?*

I answer, in such a case thou needest not lend, or if thou doest, thou mayest lend thy money vpon this condition, That so much land as is bought therewith shall be morgaged vnto thee, that so the bargaine may be thine,

and

and the rent thereof paid to thee, vntill thou receiue thy principall. But you will ſay? *Might I not as well lend my money for gaine?* I anſwer, no: for if he beſides the charges do alſo beare the hazard of the land which hee hath bought and is his owne, it is good reaſon that he ſhould haue the fruits thereof. And what reaſon is it that when he which beareth all the charge and hazard, receiueth ſcarce fiue pounds a yeare, he ſhould allow thee ten? But if thou takeſt the bargaine into thine hands, the fruit that riſeth, is of thine owne; and as thou beareſt the hazard, either in reſpect of the title, or in regard of ſome common calamitie, ſo is it good reaſon thou ſholdeſt haue the profit thereof. As for the other, he ſuſtaineth no diſaduantage: for by this means he may be aſſured of the land which he deſireth, when he can procure the money: and if he neuer procure the money, it is no reaſon he ſhould euer haue the lands.

5. Againe, whereas I ſaid that money being lent is the borrowers, both in reſpect of the propertie, and alſo of the hazard, and therefore the profit thereof belongeth to the borrower and not to the lender, who hath tranſferred from himſelfe both the propertie and the hazard for a time; the vſurer demaundeth, *What reaſon is there* (ſaith he) *that I ſhould lend my money, and by lending make it another mans, without recompence?*

I anſwer, if you do but lend your money, the borrower is bound by the very contract of loane to make you recompence by reſtoring the principall in the full value thereof. *Yea, but why ſhould I make that which is mine another mans, and tranſferre the dominion and propertie from my ſelfe to another, if I may not require ſome gaine therefore?* I anſwer, becauſe the Lord himſelfe hath ſo ſtraightly commaunded thee who art of abilitie, to lend freely to thy brother being in need, as that if thou refuſeſt to lend vnto him, it is ſinne vnto thee. And ſecondly, becauſe he hath moſt ſtraightly forbidden all lending for gaine, and condem- Deut.15.8,9.

neth it as an abhomination, which whosoeuer committeth he shall not liue, but die an euerlasting death. And thirdly, because the patrons of vsurie themselues do confesse, That for the dutie or curtesie it selfe of lending, that is, of making that which is mine to be thine for a time, no gaine ought to be required, or if there be, it is damnable vsurie. Whereupon I inferre another consequent, that if thou mayest not require gaine for the act of lending it selfe, whereby thou makest that which is thine to be another mans for the time, because the Lord forbiddeth it, and the patrons of vsurie confesse so much; then canst thou not require a gaine, much lesse a certaine gaine, not onely out of the profit which hee may perhaps reape of the money which now is his, and whereof besides his skill, industrie and charge, hee alone doth beare the hazard, but also out of his losse. Thus therefore it appeareth that vsurie is a very vnjust letting.

2. It is also a very vnequall exchange, when for an hundred pounds deliuered, an hundred and ten pounds is required.

Why, *But by this reason*, you will say, *you condemne all gaine, and negotiation for gaine. May not the merchant lawfully for his wares bought in another countrey for one hundred pounds, require one hundred and ten here?* I answer as before, that there are three considerations, *viz.* of necessarie cost, industrie, and hazard; for all or any whereof, a proportionable gaine may bee allowed, but where none of those are found, there ought to be no gaine: consider then whether any of these are to be found in vsurie or not: doth the vsurer therefore take any paines for the gaine which he requireth by vsurie? Nothing lesse. Vsurie is a gainefull idlenesse, whereby men do eat of the sweat of other mens browes. For whether they eat or drinke, sleepe or wake, worke or play, their gaine by vsurie commeth in alike. Is he at any cost for the getting of this gaine? Not of an halfepenie. Doth hee beare any hazard? It is no part of his

his meaning. He requireth a couenant of the borrower for the payment both of the principall and also of the vsurie, at a certaine time; and for the performance of that couenant, before he will lend his money he will be sure of so much securitie as himselfe thinketh to be sufficient, whether it be by bonds or statutes, by pawnes or sureties: so that if the principall or any part thereof be lost, it is lost to the borrower, but it is safe to the vsurer, by the very contract of vsurie, ratified by other securities.

What then is the reason of this excesse or inequalitie in the contract of vsurie, that for an hundred pounds, one hundred and ten pounds of the like mony should be required?

Forsooth, saith one, *this gaine I require for the forbearance of my money*? Why, but say I, if thou lendest thy money for a time, thou must needs forbeare it for the time of the loane. And if thou must lend it freely and take no gaine for the courtesie of lending, thou must also forbeare it freely, and take no gaine for the courtesie of forbearing for the time of the loane. *Yea but I forbeare it to my hinderance, and therefore so much as I am hindered, I may lawfully require by way of interest.*

Hinderance I confesse is to be recompenced by him who is the effectuall cause thereof, and interest I haue shewed before to be lawfull: and therefore if the borrower through his default bee the effectuall cause of the lenders losse, the lender may with a good conscience require interest, and thereby prouide for his owne indemnitie. But indeed the borrower, vnlesse hee forced the creditor to lend, is not the effectuall cause of the creditors losse, vntill he hath made delay. Neither is the creditor after delay to demaund interest, vnlesse by the delay he incurre some losse, or sustaine hinderance of some lawfull and certaine gaine.

We confesse (say they) *that the casuall or momentanie interest, whereof you speake, is not to be allowed or regarded but after delay:* Molin.

but the promiscuous or successiue interest is to be allowed according to the proportion of the time of the loane euen before delay. And what is this successiue interest I pray you? *Forsooth an allowance to be made for the forbearance of money, pro rata temporis, according to the rate and proportion of the time, which is also called, inter vsurium, and by our vsurers, interest.* I heare new names, but the thing thereby signified is the grosse and common vsurie which is forbidden in the Scripture, and hath bene condemned in all ages, as I haue shewed heretofore. For interest is to be esteemed not according to the borrowers successe in the imployment of money, but according to the hinderance which the lender sustaineth by the forbearance of his money, and thereof it hath the name. And whereof is the hinderance which he sustaineth? Forsooth of so much gaine as either himselfe might haue raised by his money in the same time, or another would haue allowed him according to the lawes.

Wouldest thou then haue imployed it thy selfe? Perhaps it is but a vsurious pretence. But be it so: How wouldest thou haue imployed it? By negotiation or traffique? That is not likely: Vsurers loue not to bee aduenturers, there is too much hazard in traffique. But if thou wouldest, it may bee thou shouldest haue bene a looser: and therefore set thy feare of losse by aduenturing, which thou escapest by not hazarding the principall, against your hope of gaine which you looked to receiue, if you had aduentured, and let thy possible gaine which thou hast missed, bee recompenced with the possible losse which thou hast escaped. And know this, that the hinderance of vncertaine gaine is not to be allowed after delay, much lesse before: neither can vncertaine hopes be sold with a good conscience for certaine gaine, especially to those that do not buy them.

Yea but another would haue allowed mee after ten in the hundred.

But lawfull interest is an allowance of lawfull gaine:

After

After delay made by the borrower, the lender cannot with a good conſcience by way of intereſt require allowance for the hinderance of either vncertaine or vnlawfull gaine, much leſſe may it be required before hand, and yet much leſſe may it be couenanted before hand.

Yea but what reaſon is there that I ſhould ſuſteine hinderance without recompence?

Lay aſide vſurious pretences. Canſt thou not indeed without thine hinderance forbeare thy money? conſider then the eſtate of him that is to borrow. Is he a prodigall gentleman, or riotous perſon? feed not his riot and vanitie. Is he a couetous tradesman that ſeekes to compaſſe great matters, and to bee an engroſſer or foreſtaller of commodities, to the prejudice of the common wealth? make not thy ſelfe acceſſarie to his couetous practiſes, to ſuch thou oughteſt not to lend. Hath the partie no great need to borrow? to ſuch thou needeſt not lend, or if thou doeſt, thine hinderance, if thou ſuſtaineſt any, is meerely voluntarie, and of ſuch an hinderance thou canſt require no recompence of him who hath not bene the effectuall cauſe thereof. Is the partie an honeſt man, and hath need to borrow? then if the Lord hath enabled thee to lend, thou art bound to lend, though thou ſhalt ſuſtaine ſome hinderance, yea though thou ſhouldeſt hazard the principall, thou muſt willingly yeeld to both, as impoſed of the Lord: neither muſt thou ſeeke gaine out of his need, but lend freely for the Lords ſake, who requireth this dutie at thy hand, and will be ſure to recompence thee not by ten in the hundred, but by hundreds for thy tens, if not in this life, as many times he doth, yet in the life to come. Lend, ſaith our Sauiour Chriſt, looking for nothing thence, and your reward ſhall be great, &c.

If then the forbearance of the mony, and this vſurious intereſt (as the Law doth terme it) be not a good reaſon to juſtifie the inequalitie which is in vſurie, what other reaſon may there be thereof? *Intereſſe vſurarium.*

Forsooth, sayth another, the vse of the money. Why, but the selling of the vse of a thing is the letting of the thing, but money cannot be lawfully let, as I haue sufficiently prooued. The vse of money is the spending of it, as the vse of victuals is the eating of it: and in things spent in the vse, thou canst not without great inequalitie require one allowance for the thing, and another for the vse, which cannot be reckoned apart from the thing, or seuered from the propertie. If thou lend me ten loaues, thou shouldest deale very vnequally with mee, if thou shouldest require eleuen; or if hauing taken the price of the loaues themselues, thou shouldest also demaund a price for the vse, which is the eating of them: and in like sort, if hauing lent me ten pounds, thou shouldest require eleuen, that is, ten for the principall, and one for the vse, which was nothing but the spending of the money. But this indeed is not the reason of the ouerplus demaunded, though sometimes it be pretended. For, that in truth is the reason of the vsurie simply, according to which the vsurie is proportioned; the vsurie being lesse when that is lesse, and greater when that is more: that is, the time of forbearance or successiue interest, whereof I spake euen now. If you say, it is the time of the vse, I answere, as the time of the vse of meat is the time of eating it, so the time of the vse of the mony borrowed, is the time of spending it. For after it is once spent, as perhaps it is the same day it is borrowed, the borrower neuer vseth it more, though it were lent him for a long time, it is gone from him, and to him (as the lawyers speak) extinguished. Now if the same day, after I haue vsed, and in the vse spent your money, I hauing receiued as much elsewhere, should bring you so much as I borrowed, you would require nothing for the vse or yet for the time of the vse; which notwithstanding had beene one and the same, if you had lent and forborne the money for a twelue month. This then is not the matter, neither the vse, nor the time of the vse.

No

No ſaith the vſurer, I require not allowance for his vſe in ſpending the money, but for the vſe of the money employed to his aduantage. For what reaſon is there that another man ſhould gaine by my money, and not make me partaker of his gaine? This alſo is another vſurious pretence. For in the contract of vſurie the lender maketh an abſolute couenant for certaine gaine, without reſpect of the borrowers either loſſe or gaine: and by vertue of the ſame contract, demaundeth his certaine allowance or gaine, as well out of the borrowers loſſe, as out of his gaine. The borrower you ſay borroweth the money, that he might employ it to his gaine; and therefore you couenant for gaine by this loane: For why ſhould he gaine by your money, and not you? I anſwere, though he intend to vſe the money to his aduantage and gaine, yet many times he prooueth no gainer, but rather a looſer. What then is the reaſon of your demanded gaine? is it not ſufficient for him to looſe the employment of his labour and skill, vnleſſe out of his loſſe, he alſo make you a gaine? And hereby alſo it appeareth, that the beſt kind of vſurie (I meane when gaine is required of thoſe onely that borrow to gaine) is an vnconſcionable partnerſhip: For there is no lawfull partnerſhip, where is not partaking in the loſſe as well as in the gaine. The vſurer will partake in the borrowers gaine, but in the loſſe he will haue no part. Yea whiles he ſeeketh, nay couenanteth for certaine gaine out of the vncertaine negotiation of the borrower (which is moſt vnequall) he exacteth the ſame gaine couenanted for, as well out of the borrowers loſſe, as out of his gaine: which is moſt vnconſcionable. *But what if I couenant for gaine in euentum lucri, that is, to gaine, if he gaine; but if he doe not gaine, then to require ſecuritie onely for my principall?* That practiſe is farre more tollerable than the other, yet this alſo is vnequall, vnleſſe as you couenant for gaine, if he do gaine, ſo you be alſo content to beare part in that loſſe, which without his default he ſhall ſuſtaine. *But why ſhould he gaine with my money, and I haue no part therein?*

becauſe the money being his for the time, he beſtoweth the paines and the coſt in the employment of it, and alſo beareth the hazard thereof alone. Wherefore if thou wilt couenant for gaine to be raiſed by the employment of thy money, thou muſt by way of partnerſhip put it forth to be occupied, and not hauing transferred the propertie thereof, to beare the hazard of the negotiation; that it being ſtill thine, and occupied at thine hazard, a proportionable part of the profit which is raiſed thereof may in juſtice and equitie belong to thee. Otherwiſe, if thou wilt not enter into a contract of partnerſhip, this is all which thou mayeſt lawfully do: Lend thy money to an honeſt and a thriftie man, taking ſecuritie onely for the principall, and referre the reſt to the bleſsing of God, and the borrowers fidelitie and thankfulneſſe; but remember this withall, that to thine expectation of gaine, there muſt be an anſwerable purpoſe of partaking in the loſſe. Or if thou wilt couenant for gaine if he doe gaine, thou muſt alſo be content to beare part with him in the loſſe. But you will ſay: *If I may receiue from the borrower an ouerplus, which of his owne accord he giueth to me in teſtimonie of his good will and thankefulneſſe, why may not I couenant with him therfore? eſpecially ſeeing it is a generall rule of all contracts, that what I may receiue from another when he willingly offereth it, I may exact the ſame of him, ſo that prouiſion be made for his indemnitie?* Nay rather this is a rule of contracts, That whatſoeuer I cannot lawfully take of my neighbour, I ought not to couenant for it: but I ought not to take gaine of the borrower when he is a looſer, and enrich my ſelfe by his loſſe, and therefore I ought not to make an abſolute couenant for gaine, whether he gaine or looſe. But on the other ſide, it is lawfull ſometimes to receiue things voluntarily giuen, which it were vtterly vnlawfull to couenant for beforehand. Many things are honeſtly receiued, which cannot honeſtly be demaunded, and much leſſe by couenant be exacted. It is lawfull in the commonwealth for priuat men, when

the

the magiſtrats haue done them juſtice, and defended them from wrong, in teſtimonie of their loue and thankfulneſſe to bring them ſome preſent: in the church it is lawfull for the miniſters hauing beene freely preferred by their patrones, to giue them ſome gratuitie in token of their loue and thankfulneſſe: and it is lawfull for the magiſtrat and patron to accept of ſuch gratuities, the magiſtrat hauing intended juſtice, and not reſpected rewards; and the patrone hauing regarded nothing elſe but the diſcharge of his dutie in preferring a worthie man. But if the magiſtrat ſhould couenant with the priuat man, to doe him juſtice for reward, it were the deteſtable ſinne of briberie, and ſelling of juſtice: and if the patrone ſhould indent with the miniſter for reward, it were the ſacrilegious ſinne of ſymonie. In like caſe it is lawfull for a creditour, who hauing intended the helpe of his brother, and not his owne profit, by free loane, to accept from the borrower a gratuitie in teſtimonie of his loue and thankfulneſſe: but if he ſhould beforehand couenant with him therefore, it were the damnable ſinne of vſurie.

And whereas they add, That we may make ſuch a couenant, ſo we prouide for the borrowers indemnitie: I anſwere, that the contract of actuall vſurie including an abſolute couenant for gaine, prouideth for the lenders certaine gaine, as well out of the borrowers loſſe, as out of his gaine, which is moſt vnequall and vnconſcionable.

Thus haue I prooued vſurie to bee an vnjuſt and vnequall thing. Whereupon doth follow the proofe of the ſecond point, that it is alſo an vncharitable thing: for where there is no juſtice, there can be no charitie. But my meaning is to prooue, that as it is an vnjuſt and vnequall thing in it ſelfe, ſo it is an hurtfull thing to our neighbour. And this I will prooue firſt in generall. For vſurie, as it is an illiberall, ſo alſo an vncharitable lending, not onely peruerting and depraving, but alſo euerting and extinguiſhing that moſt neceſſarie act and dutie of charity and libera-

liberalitie, that is to say, free lending: and consequently is most hurtfull and pernicious both to priuat men in particular, and to humane societies in generall. Now this is a principle, That whatsoeuer peruerteth & ouerturneth an act of vertue, especially such a necessarie act to humane societies, it is not onely a vice, but a detestable vice: for nothing is opposit to vertue but vice. As for free lending, it is a commendable act of liberalitie, and a necessary dutie of charitie. There are two acts of liberalitie, *dono dare*, & *mutuo dare*, to giue freely, and to lend freely. And this latter, whereby one man doth supply the necessities of another, is so necessarie, that humane societies cannot stand without it. Vsurie hauing stept into the roume of free lending, you shall heare vsurers and patrons of vsurie not ashamed to say, that commonwealths cannot stand without vsurie: without lending indeed they cannot, but without vsurie they both might and ought. And surely, if lending were taken away, necessitie would driue many men into desperat courses; as the Syriack interpreter vnderstood that speech of our Sauior, *Luke* 6.35, Lend, causing no man to despaire.

ἐν τῇ κοινῇ πολιτεία καὶ τῇ μετ' ἀλλήλων αἰτεσθαι φῦναι, ἀναγκαῖον τὸ ἐυμεταδότους εἰς ἀπουσίασιν τῶν ἐδεόντων. Basil.

But vsurie peruerteth and depraueth this necessarie act of liberalitie and charitie, turning it vnto an act of selfeloue, couetousnesse, and crueltie. For whereas by the ordinance of God, and by the law of nature, lending is free and charitable, intending the good of the borrower, and not of the lender; vsurie hath made it illiberall and vncharitable, intending the lenders profit chiefely, if not onely, and seeking yea couenanting for the lenders gaine as well out of the losse of the borrower as out of his gain. The propertie of charitie is not to seeke her owne, but the good of others; and whereas other vertues serue for the good of the subject wherein they are, the acts of charitie and liberalitie are referred to the good of others: Lending therefore being an act of liberalitie and charitie, ought to respect the good of the borrower, if not only,

1. Cor. 13.5. & 10.24.

ly, yet chiefely: but lending by vſurie is made an act of ſelfeloue, wherein the good of the borrower is ſought either not at all, or but in a ſecondarie reſpect, as it ſerueth to further the lenders gaine. For indeed the lender by vſurie couenanteth abſolutely for gaine, which happeneth ſometimes out of the borrowers loſſe, and ſomtimes alſo out of his gaine, which the vſurer will pretend to ſeeke and reſpect, but the truth is, he will neuer look after his neighbours profit, vnleſſe therein he may be ſure to find his owne gaine.

The vſurers lending therefore is an act of ſelfeloue, and it is alſo an act of couetouſneſſe. For whereas lending proceedeth from one of theſe three fountains, either from Chriſtian charitie, or from ciuile loue and humanitie, or from couetouſneſſe; he is ſaid to lend in Chriſtian charitie, who lendeth for the Lords ſake to his needie neighbour, looking for nothing againe; in ciuile charitie or courteſie, who lendeth to pleaſure his friend, looking for his owne againe; in couetouſneſſe who looketh for more than his owne. For indeed, what is πλεονεξία, that is, couetouſneſſe, but an vnlawfull deſire of hauing more? If any man obiect, that by the ſame reaſon I condemne all gaine which men doe ſeeke after by other contracts: I anſwere, That in the lawfull contracts of negotiation, a man may as well ſeeke his owne profit as another mans; for therefore they were ordained, that by the mutuall communication of things vpon equall conditions, both parties might be mutually profited. And moreouer, the gaine which is gotten by them, may well ſtand with that equalitie which in commutatiue juſtice is required. But lending was not ordained to be a contract of negotiation, but an act of charitie and liberalitie, wherein the lender ſhould not reſpect his owne gaine, but the borrowers good; and the gaine which is ſought for by lending, doth not nor cannot ſtand with equalitie and juſtice, as I haue prooued before. Whereas therefore lending was ordained

ned of God to be a contract, whereby the lender ſhould ſeeke the good of the borrower, without reſpect of his owne profit, ſo far ſhould he be from doing wrong therein; the vſurer hath made lending a contract, wherein he ſeeketh for his owne gaine not onely vncharitably, without reſpect of the borrowers either profit or loſſe; but alſo vnjuſtly, ſeeking gaine where he beares no hazard, and taking another mans goods without his good will.

Laſtly, whereas lending is an act of bountie and mercie, as the Pfalmiſt ſayth, A good man is mereifull and lendeth: vſurie hath turned it into an act of inhumanitie and crueltie. For as *Baſil* well ſayth, In very deed it is an exceſſe of inhumanitie, when the borrower wanting neceſſaries, and ſeeking to borrow for the comfort of his life, the lender ſhould not content himſelfe with the principall, but ſhould out of the want and neceſsitie of his needie brother ſeeke gaine and aduantage vnto himſelfe. And therefore as it is ſaid of the good man, that he is mercifull and lendeth: ſo may it be ſaid of the vſurer, that he is cruell and lendeth. For that which is ſaid of wicked men in generall, may principally be applied to the vſurer, That his very mercies are cruell. For when he would ſeeme to ſupport a man, he doth ſupplant him; when he ſeemeth to cure, he inflicteth a deeper wound; and when he ſeemeth to haue relieued a man, he caſteth him into greater want. And therefore *Luther* doubted not to call the vſurer, a bloodſucker of the people. And in the judgement of the wiſe *Cato*, it is no more lawfull to be an vſurer than to be a murtherer. Thus you ſee how vſury hath peruerted lending, conuerting it from a work of charitie, liberalitie, and mercie, into an act of ſelfeloue, couetouſneſſe, and crueltie. And for this cauſe the vſurer is not vnfitly compared by ſome, to the Magicians of Egypt: for whereas the Lord hath ordained the contract of lending to be as a ſtaffe which the wealthier man is to put into the hands of his neighbour, to ſtay and ſupport him when his

Pſal. 37. 26. & 112. 5.

τῷ ὄντι ὠμότητος ἀπανθρωπίας ἔχει, ὁ μὲν τῶν ἀναγκαίων σπάνει, ἕτερα ζητεῖν δάνεισμα εἰς παραμυθίαν τοῦ βίου. ὁ δὲ μὴ ἀρκεῖσθαι τῷ κεφαλαίῳ, ἀλλὰ ὀπτεῖν ἐκ τῶν συμφορῶν τοῦ πέλας, πορισάμενος ἑαυτῷ κέρδος.

Prou. 12. 10.

In Decalog.

Cato interrogatus. Quid fœnerari? quid, inquit, hominem occidere? Cic. de off. in fine.

Hug. Card.

Leuit. 25. 35.

his hands doe shake, and himselfe doth shrinke vnder the burthen of his want, the vsurer hath turned this staffe into a serpent.

But vsurie doth not only corrupt and depraue the dutie of lending, but also extinguish all free loane where it taketh place, drying vp the fountaine of loue, whose streames were wont to run foorth to the refreshing of others. And it doth not onely harden the heart, and shut vp the hands, and close the bowels of compassion in the vsurers themselues, as wofull experience sheweth; but in others also it hath made the dutie of free lending, to seeme so great a benefit, and of so high a price, that as *Bucer* truly sayth, A man may seeme now adayes to be very impudent, that shall desire to borrow freely: For he that lendeth freely, doth for the most part make this estimation of his benefit, that besides the forbearance of his money, wherewith he doth pleasure the borrower, he doth as much for him besides, as if he gaue him the tenth part of the principall out of his purse. And thus by meanes of vsurie, charitie is frozen among men, and the bowels of compassion shut vp; needie men are driuen vnto extremities, and the wealthier sort depriued of that great reward which is promised to those that lend freely.

Append. in Psal. 15.

Luke 6. 35. Deut. 15. 10. & 23. 20.

But I will shew more particularly, how vsurie offendeth both against priuat and publicke charitie, as being euer hurtfull and pernicious either to the particular men that doe borrow, or else to the body of the commonwealth, whose common profit is in all contracts especially to be regarded. The partie that taketh vp mony vpon vsurie, doth either borrow for the supply of his necessitie and want, or else to raise a gaine by the employment of the money to his best aduantage. Hee that imposeth vsurie vpon him that borroweth for meere necessitie, in stead of helping him increaseth his need, & vnder a shew of relieuing him, he seeketh his vndoing: for such a one commonly, the more and the longer he borroweth, the more

more vnable he is to pay, and so at length is brought vnto extreame penurie, vsurie hauing turned all his substance into debt, and eaten him out of house and home. And therefore, though the vsurers sometimes doe vaunt, how kindly they deale with their debtours in forbearing them from yeare to yeare: yet the truth is, the longer they forbeare, the greater is their gaine, and though they deferre the borrowers misery, yet in deferring it, they do increase it: and therefore by some are not vnfitly compared to the greedy cat, which though for a while she plaieth with the silly mouse, yet in the end she will be sure to deuour it. And here I cannot omit that notable speech of the authour of the worke vnfinished vpon *Matthew*, though it be commonly cited by those which write of this argument. *Christ therefore* (sayth he) *commaundeth vs to lend, but not vpon vsurie. For he that lendeth vpon vsurie, at the first sight seemeth to giue his owne, but indeed he is so farre from giuing his owne, that he taketh that which is another mans: for he seemeth to relieue a mans necessitie, but indeed casteth him into a greater necessitie. He looseth him of one bond, and binds him with more: neither doth he lend for the righteousnesse of God, but for his owne gaine. For the vsurers money is like the biting of the Aspe; for euen as he which is bitten of the Aspe, goeth to sleepe, as if he were delighted, and through the pleasantnesse of his sleepe dieth: so he which borroweth vpon vsurie is delighted for a time, as one that had receiued a good turne: and so through the pleasure of the imagined benefit he doth not perceiue how he is taken captiue. For euen as the poyson of the Aspe, secretly conueying it selfe into all the members, corrupteth the whole bodie: so vsurie dispersing it selfe through all the borrowers goods, conuerteth them into debt. And euen as leauen which is put into meale, infecteth the whole lumpe, & drawing it to it selfe, turneth it into the nature of leauen: so when vsurie entreth into any mans house, it draweth all his substance vnto it, and turneth it into debt.* But the patrones of vsurie themselues confesse, that vsurie imposed vpon a man that borroweth for need, is euer a biting and damnifying of him, and that men ought by the commaunde-

Apud Chrysost. tom. 3. homil. 12. in fine.

ment

ment of God to lend to ſuch freely: and therefore I ſhall not need to prooue ſuch vſurie to be vncharitable.

If therefore the borrower taketh vp mony to imploy it to his gaine, it may be, that hauing vſed all his skill, and employed all his induſtrie in the occupying of it, he ſhall not be able to gaine ſo much clearely as will pay the vſurer; but allowing more than all his gaine to the vſurer, and getting nothing but his labour for his pains, and gaining nothing towards his liuing but loſſe, at length becommeth a bankrupt. And that this alſo is vncharitable, I ſhall not need to prooue, ſeeing the patrones of vſurie themſelues allow no vſurie, but that which is part of the borrowers gaine. But ſuppoſe the borrower doe gaine, yet notwithſtanding the contract of vſurie is neuertheleſſe vnequall and vncharitable, becauſe the vſurer couenanteth for certaine gaine out of the borrowers vncertaine traffique, and whether he gaine or looſe, whether he ſinke or ſwim, or whatſoeuer become of the principall, whether it be loſt by fire, or be taken away by theeues, or miſcarrie by any other calamitie, he hauing made an abſolute couenant for the reſtitution of the principall with vſurie, is by vertue of the ſame to demaund it as well out of the loſſe of the borrower, as out of his gaine. And therefore although in reſpect of the euent, the borrower be not bitten or damnified, yet the contract of vſurie is neuertheleſſe vnequall and vncharitable. But although vſurie in this caſe be not hurtfull to the borrower, yet is it very hurtfull to the commonwealth, and eſpecially to the communaltie which payeth this vſurie: for whoſoeuer thriueth by occupying money borrowed vpon vſurie, he hath ſo pitched the prices of his commodities, as that beſides a competent gaine raiſed for the maintenance of himſelfe and his charge, he alſo hath gathered vp an ouerplus of a tenth part for the vſurer. And thus by vſurie the prices of all commodities are enhaunced, whiles the ſellers who borrow vpon vſurie, if they will thriue, muſt needs

needs make the buyers pay two ſhillings in the pound more than otherwiſe were ſufficient. But you will ſay, *He that borroweth vpon vſurie, muſt ſell as others doe, which doe not borrow vpon vſurie; and therefore vſurie is not the cauſe why the prices of things be raiſed.* I anſwere, becauſe they which doe borrow vpon vſurie, muſt needs ſell for ſo much as they may gaine both for themſelues and the vſurers; therfore the reſt doe pitch the prices of their commodities accordingly: otherwiſe they which occupie with money borrowed vpon vſurie, could neuer thriue: but becauſe ſomtimes they doe thriue, it is euident, that all of the ſame trades doe ſo pitch their prices, as if all did borrow vpon vſurie.

Thus vſurie cloggeth the commonwealth with a very great and I had almoſt ſaid an intollerable burthen. For this cannot be doubted of, but that many millions of pounds are put out to vſurie in this land yearely, partly in money borrowed vpon vſurie, partly in wares taken vp on truſt, whether by marchants thēſelues, or by retailers from them, or by the particular buyers from the retailers: the vſurie of euery million (which are many) after ten in the hundred, being an hundred thouſand pounds. Of which burthen the commonwealth might be eaſed, if vſurie could be aboliſhed. Wherefore as he which impoſeth vſurie vpon his needie brother, doth cruelly oppreſſe him; ſo he which lendeth vpon vſurie to thoſe which borrow to gaine thereby, with engroſſers and foreſtallers, and ſuch like publicke theeues, he doth his indeuour that the prices of all things may be inhaunced, and maketh himſelfe guiltie, as acceſſarie at the leaſt of publicke theft.

By this which hath beene ſaid, we may eaſily anſwere their objections, who alledge firſt, *That by vſurie charitie is not broken, when both the lender and the borrower are gainers.* For when the contract of mutuation, which the Lord hath ordained to be an act of charitie and liberalitie, is

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turned

turned into an act of ſelfeloue and couetouſneſſe, it cannot be denied, but that charitie is violated, and liberalitie ſet to ſale. But when out of the vncertaine negotiation of the borrower, the lender couenanteth for certaine gaine, and accordingly exacteth his couenanted gaine, as well out of the borrowers loſſe, as out of his gaine, it muſt needs be graunted, that vſurie is vncharitable, vnjuſt, and vnconſcionable. But though priuat charitie were not violated, yet the publicke is, for when both the lender and borrower be gainers, the commonwealth doth pay the vſurie. 2. 3.

2. And whereas againe they alledge, *That many by employment of money borrowed vpon vſurie, haue growne rich:* I will not anſwere with *Baſil*, πλείους δὲ οἶμαι καὶ ξύλων ἥψαντο, that is, but *I thinke more* (ſayth he) *haue come to the halter*; but I thinke more haue procued bankrupts. And although ſome for a time may ſeeme to be rich by that which they haue borrowed vpon vſurie, yet vſurie at the length conſumeth them and eateth them vp. Neither doth this proſperous euent of the borrower juſtifie the contract of vſurie, which couenanteth for gaine not in *euentum lucri*, but abſolutely, and therefore out of his loſſe as well as out of his gaine. And laſtly I adde, that the more the borrower is inriched by this meâns, the more the commonwealth is damnified.

But beſides that hinderance which hath been mentioned, the commonwealth ſuſtaineth many inconueniences by vſurers, as being not only vnprofitable, but alſo hurtfull members thereof.

For they which liue in idleneſſe, and walke inordinatly, gathering wealth by vnlawfull meanes, they are vnprofitable members of the commonwealth, and vnprofitable burthens of the earth. For as in the naturall bodie there is not, ſo in the body politicke there ought not to be any member which hath not his vſe and function ſeruing for the good of the whole body: But vſurers (I mean

especially such as make a trade of vsury) they liue in idlenesse: for vsurie, as one well sayth, is *quæstuosa segnities*, gainefull idlenesse; they walke inordinatly, seeking gain by a trade of sinne, euen as the common theefe or baud doth: for what is an vsurer, but as *Bernard* sayth, *fur legatus*, a theefe, which for the hardnesse of mens hearts the laws doe tollerate. The Philosopher matcheth the vsurer with the baud: and to the same purpose obserue the cohærence, *Deut.* 23.18,19. It is a wonder therefore, that in the hiue as it were of the commonwealth, such drones are suffered, which liue of the sweat, yea blood of other men: who out of other mens labour attaine ease, out of other mens hazard gaine securitie, out of other mens losse reap gaine.

Plin.

For whereas vsurers desire to be borne with, because they haue no other trade to liue by, therein they are most intollerable. Heare what *Augustine* sayth, *Audent etiam fœneratores dicere, Non habeo aliud vnde viuam, &c. Vsurers also are not afraid to say, I haue no other meanes to liue. The same might the robber, the burglar, the baud, and the witch, alledge for themselues: as though this especially were not to be punished in them, that they haue chosen to themselues artem nequitiæ, an art or trade of wickednesse whereby to liue, and will thereby sustaine themselues, whereby they may offend him, by whom all are sustained.* But why will they not follow some other trade of life? because they being giuen to idlenesse, and daring not trust Gods prouidence with their goods, they therfore follow this trade, though neuer so vnjust, because it promiseth them great gaine, without either pains, or cost, or hazard, whereunto other professions are subject. And for this cause againe, vsurie is a great hinderance to the weale publicke, and would be much more, if men could be perswaded of the lawfulnesse thereof. And therefore it cannot truly be denied (though the patrones of vsurie giue out the contrarie) but that they doe a very profitable and necessarie seruice to the commonweale, who doe effectu-

In Psal. 128.

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ally either speake or write against vsurie. For certainely, if men could be perswaded out of the word of God, that vsurie were lawfull, it would be the vtter decay (as it is already in part) of all honest arts and occupations. For who would toile and moile, who would carke and care, who would beare the charge and hazard of other professions, for an vncertaine and it may be no gaine; who might be assured, that the time, which is the parent of vsurie, as *Basil* sayth, would bring him in without his labour, without his cost, without his hazard, a very great and certain gaine? For to omit the practises of those vsurers, that know how by an hundred pounds to gaine fortie or fiftie pounds by the yeare; who knoweth not, that mony continually put foorth to vsurie after ten in the hundred, doth in seauen yeares almost double the principall, and in euery seauen yeares double the former summe. So that 1000 pounds let out after this rate from three months to three months, ariseth in seuen yeares to almost 2000, in 14 yeares to 4000, in 21 years to 8000, in 28 to 16000, in 35 to 32000, in 42 to 64000, in 49 to 128000, in 56 to 256000 pounds in 63 to 512000, in 70 yeares to more than a million, and that is ten hundred thousand pounds. Who would not sel his lands and goods and all that he can spare to raise a stocke of money, that thereout he might by vsurie reape so great and so certaine a gaine, if once in his conscience he were assured, that vsurie is lawfull? Yea husbandrie it selfe (from which through the blessing of God there doth arise many times so great increase) would be in smal request, if vsurie might be esteemed as lawfull as it. *Alphius* the vsurer, in *Horace*, hauing recounted all the commendations of the country life, and seeming for the time to be rauished therewith, resolued straightwayes to be a countreyman: and hauing to that end gathered vp his money in the ides of one month, he seeketh to put it forth to vsurie in the beginning of the next. Hence it is, that gentlemen when they can scarce raise an hundred pounds

Exod. 2.

Hæc vbi locutus fœnerator Alphius,
Iam iam futurus rusticus,
Omnem relegit idibus pecuniã:
Quærit calendis ponere.

a yeare for their lands without racking their rents; are so readie to sell them, and hauing put the price thereof to vsury (perhaps for three or foure hundred pounds a yeare) giue ouer hospitalitie and betake themselues to some priuat house in a citie, where they may liue priuatly at small charge, as though they were borne for themselues alone. Hence also it is that tradesmen hauing once gotten a good stocke, giue ouer their trade and traffique, and giue themselues wholly to vsurie. And the rest whose stocks are not great, do follow traffique, but so as either they borrow money of the wealther vpon vsurie to traffique withall, or else take vp their wares on trust at an high rate, and sell them againe for time at an higher price to such as do retaile, and they lastly do vtter them to particuler men at an excessiue rate. And therefore hence proceedeth in part the deerenesse of all things, as I haue shewed before.

Again, there is such inequalitie in vsurie that many men being consumed therby, the wealth of the country where it is cōmonly practised, commeth into the hands of a few. Now polititians haue obserued, that nothing is more dangerous for the conuersion or euersion of kingdomes, than the great wealth of a few, and the great want of the most; and that is no way so much effected as by vsurie. And therefore the enriching of a few by the impouerishing of many, through vsurie, hath bene (as the histories of all ages do testifie) an vsuall occasion of raising seditions and ciuile contentions in common weales, when the feare of God hath not cōtained men within their bounds, as it alwayes ought to do. *Sane vetus vrbi fœnebre malum, & seditionum discordiarumque creberrima causa*, Vsurie, saith *Tacitus*, hath bene an old mischife to the citie of Rome, and the most frequent cause of seditions and ciuile discords. In all cities, saith *Ierome*, it is the greatest cause of sedition. It is manifest, saith *Phil. Melanchon*, that by reason of the inequalitie which is in vsurie, the greatest part of men

Bodin de rep. lib. 5. ca. 2.

Anal. lib. 6.

In Esay 58.

Lib. de disinit. appellat.

where

where it is vsed are impouerished, and that for the same cause seditions haue often bene raised in kingdomes. A spice whereof we may see, *Nehem.* 5.

And yet these are not all the mischiefes which come to the common wealth by vsurie: for ouer and besides all these, it pulleth downe the fearefull judgements of God vpon that country wherein it being publickly allowed, is vsually and openly practised; as appeareth by that destruction threatned against Ierusalem for this sinne, *Ezek.* 22. 12, 13. *Thou hast taken vsurie and increase, and hast gained from thy neighbour by deceit, and hast forgotten me, saith the Lord God, wherefore behold I clap my hands because of thy gaine*, that is, (as appeareth out of the former chapter) I will, as it were by clapping of hands, set other nations vpon thee to ouercome thee, &c. Ezec. 21. 14. 17.

Wherefore wise men when they haue considered not onely the wrong which is done to particuler men, but also the manifold inconueniences and mischiefes which come to the common wealth by vsurie; they haue confidētly affirmed, that vsurers are worse than other theeues, and that it were better for the common wealth that there should be a thousand theeues in it, than an hundred vsurers. For the further proofe whereof, I referre you to the writings of that worthie Bishop *Iewell* vpon 1. *Thes.* 4. 6. *Chrysost.* Yea some haue not doubted to say, that the vsurer is to be esteemed as a common enemie to all men. *Luther* saith, An vsurer is a blood-sucker of the people: & as a worme in an apple or nut consumeth all that is within, so an vsurer deuoureth the substance of the cittie by wonderfull and secret meanes. *In decalog.*

Now if any man shall obiect that notwithstanding all that hath bene said, vsurie may seeme profitable and necessarie vnto common wealthes, becaus the lawes of all common wealthes haue allowed the practise thereof. I answer, first, that seldome or neuer haue the lawes of any countries allowed of vsurie: But euer the Lawgiuers

when they ſaw any hope of aboliſhing it altogether, haue wholly condemned it: or if the couetouſneſſe and hardneſſe of mens hearts would not ſuffer them to conceiue any ſuch hope, they haue laboured to reſtraine it onely, and to keepe it within ſome compaſſe, that it ſhould not be ouer-burdenſome either to the borrowers or to the common wealth. Among others, *Solon*, *Lycurgus*, and *Plato* in his booke of Lawes, haue wholly forbidden it. The ancient Romans who are renowmed for wiſedome and politicke juſtice, firſt ſtinted vſurie at one in the hundred, and by the lawes of the twelue Tables ordained that if any vſurer ſhould take aboue one in the hundred, he ſhould be puniſhed fourefold; whereas a theefe by the ſame lawes was to be puniſhed but twofold. Whereby you may gather, ſaith *Cato*, how much they eſteemed an vſurer to be a worſe common-wealths man than a theefe. Within one hundred and three yeares after (as *Bodin* hath obſerued) and that *Duilia rogatione*, it was reduced, *ad ſemuncias*, ſaith *Tacitus*, that is, to halfe a pound in an hundred; and the next yeare after, that alſo was aboliſhed, *Genucia rogatione*, ſaith *Bodin*, whereby it was enacted, *Ne vllo modo fœnerari liceret*, that it ſhould not be lawfull at all to lend vpon vſurie, as *Alexander ab Alexandro* reporteth. Afterwards when vſurie grew to an head again, it was ſometimes ſtinted at ſix, and ſometimes at foure in the hundred, and ſometimes altogether prohibited. At length *Iuſtinian* ſo accommodated the limitation of vſurie to the diuerſe eſtates and conditions of men, that to them which could better forbeare their money, leſſe vſurie ſhould bee permitted, and to them which could worſe forbeare it, more. To Noblemen therefore and Gentlemen who vſe not to occupie their mony for gaine, he permitted *Trientes*, that is, foure in the hundred: To merchants and tradſemen, who liue by the imployment of money in negotiation, he permitted *beſſes*, that is, eight in the hundred: And to all other men *ſemiſſes*, that is, ſix in the

Tacit. annal. lib. 6.
Duodecim tabulis ſanctum ne quis vnciario fœnore amplius exerceret.
De re ruſtica.

Semunciarium fœnus.
Bodin ex Liu. lib. 7.

Cod. lib. 4. tit. 32 lib. 26.

the hundred: And in *traiectitijs pecunijs*, that is, in money ſent beyond ſea at the creditors perill, and in two other caſes, he granted *centeſimas*, that is, twelue in the hundred. But in theſe latter times the ciuile Law hath beene corrected according to the canon Law: For in the Diet held at Auguſta by *Charles* the fift, all vſurie is condemned; and in ſteed thereof a contract of buying rents after fiue in the hundred (which is after twentie yeares purchaſe) allowed, with a couenant of releaſing or ſelling backe the ſame, when the ſeller ſhall tender the principall. And not the Popes onely by their canon law, but euen *Maiomet* alſo in his Alcoron hath forbidden all vſurie.

Azoara. 4. vid. centur. 7. Magdeburg.

But foraſmuch as ſome patrons of vſurie haue taught, that a Chriſtian man may with a good conſcience take ſo much vſurie as the lawes of the countrey wherein he dwelleth do permit, and withall confeſſe that he cannot with a good conſcience take aboue that rate which is limited by the lawes; it behoueth vs therefore to enquire what our lawes haue determined concerning vſurie. And to omit the lawes of former times wherein vſurie hath bene ſometimes reſtrained and ſtinted, as in the time of *Henry* the eight; ſomtimes altogether forbidden, as in the time of *Edward* the ſixt; and to come to thoſe lawes which now are in force, which are as concerning this matter and other criminall cauſes, of two ſorts: the canon Law, wherein it is not diſagreeable to the word of God; and the penall ſtatute made in the 13 yeare of Queene *Elizabeth*. The canons of the ancient councels do wholly and abſolutly forbid and condemne all vſurie, and the ancient Biſhops of Rome were of the ſame judgement, but as I noted before, and as *Bodin* alſo hath obſerued, the latter Biſhops *de via deflexerunt*, are turned out of the way: For although according to the reſt of their Antichriſtian hypocriſie they do in word and in ſhew condemne all vſury, permitting not ſo much as Chriſtian buriall to him that dieth an vſurer; yet indeed they haue allowed, yea as

Etraw.com. Caliſti. 3. & Martini 5. de emptione & venditione cap. 1. & 2.

Bodin ſaith, brought in a contract of redeeming rents which as it is practiſed by their leaue and allowance, is worſe than the vſurie allowed any where elſe. But as in other things ſo in this point, where the Canon law ſwarueth from the word of God we do forſake it, and where it agreeth therewith, we embrace it.

Anno 13. Eliza. cap. 8.

And as touching the ſtatute made in the thirteenth yeare of Queene *Elizabeth*, howſoeuer the moſt (looking to the practiſe of vſurers and conniuencie of magiſtrats, and not to the act of Parliament it ſelfe) do imagine that vſurie, after the rate of ten in the hundred, is thereby allowed; yet the truth is, that it is not ſo much as permitted thereby. Not allowed: for it is an act againſt vſurie as being a ſinne, yea and a deteſtable ſinne, as the ſtatute it ſelfe doth call it: wherein alſo it is acknowledged, that all vſurie is forbidded by the Law of God. Not permitted: for as all vſurie aboue ten in the hundred, is thereby to be puniſhed with the forfeiture of the triple value of the principall: ſo all vſurie, whether it be after the rate of ten in the hundred, or vnder, though it were but of one in the hundred, is to be puniſhed with the forfeiture of the vſurie or increaſe. From hence therefore the argument of the patrons of vſurie in England, may eaſily be returned vpon themſelues: So much vſurie and no more, ſay they, may with good conſcience be taken, as the laws of the land do allow and permit. But now ſay I, the laws of the land do not allow, no nor yet permit ten, nor fiue, nor yet one in the hundred; therefore in England a man cannot with a good conſcience take after ten, nor fiue, nor yet one in the hundred.

But ſuppoſe that humane lawes did permit vſurie, as our ſtatute doth in the caſe of orphanes only, doth not the permiſſion ſufficiently argue the thing in it ſelfe to bee euill? and if the thing be euill in it ſelfe, can the permiſſion juſtifie the practiſe of it before God? No, the law of man may cleere thee from ciuile penalties in the outward court,

court, and before the magiſtrat: but it cannot cleere thee from the guilt of ſin in the court of conſcience, and from the penalties that are due to the ſame by the morall law of God. Neither is the law of man, but the law of God, the rule of thy conſcience: and therefore though man had nothing to puniſh in thee for thy vſurie, yet the Lord hath more than ynough to condemne thee for the ſame.

But you will ſay, May humane lawes permit ſuch things as be euill? For anſwer, I will ſet downe the true and learned ſentence of reuerend *Beza* in his Annotations vpon *Mathew, Chapter* 19. *verſe* 8. *The morall law* (ſaith he) *becauſe it reſpecteth the conſcience, it ſimply commaundeth good things and forbiddeth euill: But ciuile lawes, if they be well ordained, they do indeed commaund nothing which God hath forbidden, and they forbid nothing that God hath commaunded, but by the wickednesſe of men they are forced onely to moderat many things which they cannot wholly aboliſh: and theſe are the things which are ſayd to be permitted by lawes. As for example, Chriſtian charitie forbiddeth to lend vpon vſurie: notwithſtanding many magiſtrats do ſee that in reſpect of traffique and dealings among men, they cannot ſimply forbid vſurie. Therefore (which is the onely thing which remaineth for them to do) they ſtint vſurie. But may a man therefore with a good conſcience lend vpon vſurie? No ſurely: For the rule of our conſcience is to be fetched not from the ciuile lawes of men, but from the word of God. Nay the ciuile lawes themſelues doe not allow, but rather condemne that which they doe onely tolerat, forced thereto by the wickednesſe of men. Thus alſo the Lord by Moſes making ciuile lawes, doth not commaund diuorces (for ſo he ſhould haue bene contrarie to himſelfe) but to ſuch as couldnot bee got to retaine their wiues, hee commaunded them to giue their wiues a bill of diuorcement, that prouiſion might be made for them againſt their husbands crueltie: and yet for all that, they which put away their wiues ceaſſed not to be adulterers before God.* So ſay I againe, The lawes of men do not commaund nor allow vſurie: (For ſo ſhould they be contrarie to the lawes of God) and yet

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to them who cannot be got to lend freely, they permit to lend vpon vsurie, so as they do not exceed such a stint; that prouision might be made for men that be in need, both that they might borrow, and also that when they must needs borrow, they should not be too much oppressed. And yet for all this, as he was an adulterer that put away his wife vnlesse it were for the crime of adul-
Mat. 19. 8. terie, as our Sauior there proueth; so is he guiltie of theft before God, who practiseth vsurie though it be permitted by men. But as I sayd, our law doth not permit vsury as men commonly imagine, but is as well contriued (considering the iniquitie of the times) as could almost be wished. Onely these two things I desire may be now considered of in parliament; First, whether it were not more behoofefull for the common weale, if vsurie were stinted at six rather than at ten in the hundred; or rather that all vsurie being forbidden, men should be allowed to vse in steed thereof, the contract of redemption, in that manner which before I approued, buying a rent after fiue, as in Germanie; or (becaus of our greater vse of money in traffique by reason of our more commodious nauigation) after six in the hundred, or more, if more be thought more equall, with a couenant of redemption in the behalfe of the borrower, or rather seller, if he desire it. For first it may seeme vnreasonable, that wheras of an hundred pounds worth of land (which is fruitfull by nature) a man can hardly raise a rent of fiue or six pounds a yeare; an hundred pounds in money which hath in it selfe no fruitfull vse, should without his paines, cost, or hazard, yeeld him ten pounds a yeare. Secondly, it would in mine opinion be a notable meanes to diminish the number of vsurers, and also to ease both the borrowers in particuler of oppression, and the common wealth in generall of that great burden of vsurie whereof I spake before. And thirdly, it would be a meanes to preuent both the vsuall committing of this

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ſinne, and alſo the puniſhment which God hath threatned for the ſame.

The ſecond thing which I deſire may be conſidered of, is, the permiſsion of vſurie in the behalfe of orphanes. For if it be ſimply euill, it cannot bee good in them, neither can the reſpect had of them make it good in others. And it is a principle in Diuinitie, Euill may not be done, that good may come thereof. Rom. 3. 8. *Auguſtine* giueth this charge (which afterwards was placed among the canons of the law) That men ſhould not lend vpon vſurie, though they would giue that which is gotten by vſurie as almes to the poore. *De verb. domi. homil.* 35. *Cauſ.* 14. 9. 5. And *Chryſoſtome*, when ſome made this excuſe, *I lent indeed vpon vſurie, but that which I gained thereby I gaue to the poore*: he ſayth plainely, that God doth not accept ſuch ſacrifices: and addeth, that it were better not to giue to the poore, than ſo to giue. *In Matth. homil.* 57. It is a good rule in the Canon law, if one cannot be relieued without another be hurt, it were better neither ſhould be holpen, than either wronged. Charitie as it rejoyceth in the truth, ſo alſo in juſtice: and therefore whatſoeuer is vnjuſt and againſt the law of God, it cannot be charitable. Neither doth charitie require, that I ſhould ſinne to do another man good, or to caſt away my ſoule by ſinne, though it were to ſaue another mans life. For he that ſhall be ſaued, doth not put forth his money to vſurie: and he that doth, ſhall he liue ſaith the Lord? he ſhall not liue, but he ſhal die the death. Wherefore vſurie being ſimply euill, and generally forbidden in the word of God, it cannot in any caſe be exerciſed with a good conſcience. Pſal. 15. Ezek. 18.

You will ſay then, What ſhall become of Orphanes, if they may not be maintained with the increaſe of their ſtocke, but be forced to liue vpon their ſtocke, and ſo to ſpend it?

Anſwer. You might better aske, what ſhall become of thoſe Orphanes who haue no ſtocke: for whom notwithſtanding the Lord doth graciouſly prouide, according

ding to his mercifull promises. I answer therefore that orphanes and widowes haue a notable priuiledge of diuerse gracious promises peculiarly made to them: Let them therfore, or their friends for them, depend vpon the gracious prouidence and promises of God, in the vse of lawfull meanes: Let them either imploy their goods in some honest trade or negotiation, wherein they haue as good cause to expect a blessing from God, as any other; or let them deale by partnership: or if other meanes faile, let annuities be bought for their liues, or lands, or rents purchased for euer, or let some other honest course be ataken which wise men can easily deuise, if they list, how orphanes may be maintained, without impairing of their stocke,

Psal 68.5. & 14.6,7. Ier. 49.11.

Againe, if any man to make good the former objection concerning the profitablenesse of vsurie to common weales, shall alledge (as some haue done) that the ciuile law alloweth thereof, and doth not onely permit, but authorise vsurie according to the rates aforesaid. I answer, that by the law it selfe it euidently appeareth, that it doth not allow it as good, but permit it as euill, for the auoiding of greater inconueniences; and permit it with a threefold restraint. The first, in respect of the quantitie: for the law stinteth the merchants vsurie at eight, the gentlemens and noblemens vsurie at foure, and the vsury of other men at six in the hundred. The second restraint is in respect of the continuance: For the ciuile law prouideth that when the vsurie which in the continuance of the loane hath bene paid already, doth amount to as great a summe as the principall it selfe, that then it shall ceasse, and whatsoeuer is paid afterwards should be reckoned in the principall: As for example, ten in the hundred do match the principall in ten yeares, after which time no more vse is to be payd: or if any be payd, it is to be abated in the principall. The third restraint is in respect of the compound vsurie, which is called vsurie of vsurie; for

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that is absolutely forbidden by the ciuile law? Which two latter restraints doe also prooue, that vsurie by the ciuile law is judged a thing euill in it selfe. For if vsurie of ten in the hundred be lawfull for ten years together, why not for the eleuenth and twelfth, &c. the principall being still forborne? and if the vsurie of the principall be lawfull the first yeare, why is not that vsurie of the vsurie being lent to the same man the second yeare, as lawfull as if it were lent to another man?

But whatsoeuer other lawgiuers haue judged of vsurie, it is plaine, that the Lord, who is the supreme, and in respect of the conscience, the onely lawgiuer, condemneth all vsurie by his law morall; neither by his judiciall law permitted the same to be exercised by the subjects of that commonwealth which he ordained, among themselues. And therfore it cannot without contumelie against the wisedome of God be affirmed, that a commonwealth cannot well stand without vsurie; especially considering that the holy ghost hath made the vsuall practise of vsurie countenanced by the state, a note of a corrupt state. For so the seuentie interpreters, *Psa.* 55.11, for the Hebrew *Toc* read τόκος, which as some thinke is deriued thence, and the auncient writers doe read the place thus, Vsurie and deceit depart not from her streets. And the Prophet *Ezechiel, chap.* 22.12, among other enormities, or as he calleth them *abhominations* of the citie Ierusalem, he reckoneth this for one, *Thou hast taken vsurie and increase.* And contrariwise, among the notes of a good gouernour this is mentioned, *Psal.* 72.14, That he should free his subjects from vsurie, (for so againe the auncient interpreters doe read) and violence: a notable example whereof we haue in *Nehemias* that godly magistrat, *chap.* 5. And hereunto we may adde the judgement of that notable Historiographer and wise Polititian *Cornelius Tacitus*, who, as he judgeth vsurie to be a mischiefe to the commonwealth, so he noteth, that it was represſed in the auncient commonwealth

Psal. 55.11.

Ezek. 22.12.

Lib. 6. annal.

wealth of the Romanes, when their manners were far-
In Ezek. 18. theſt from corruption. And to conclude, *Caluin* himſelfe is of this judgement, that an vſurer ought not to be ſuffered in a well ordered commonwealth.

And thus you haue heard how vſurie offendeth againſt our neighbour, as being both vnjuſt and vncharitable. Now let vs briefely conſider how the vſurer ſinneth againſt God, not only mediatly by vnjuſtice and vncharitableneſſe, but alſo immediatly by impietie and vngodlineſſe.

For firſt ſeeing the practiſe of vſurie cannot ſtand with the true feare of God, as may be gathered out of that op-
Leuit. 25. 36. poſition, *Leuit.* 25. 36, Thou ſhalt take no vſurie of thy needy brother, nor increaſe, but thou ſhalt feare thy God: it is euident therefore, that they which take vſurie of them which borrow for need, do not walke in the feare of
Nehem. 5. 9. God, as *Nehemias* telleth the vſurers of his time.

Secondly, the vſurer ſinneth againſt God by diſobedience and contempt: for he diſobeyeth the commaundements of God, ſtraightly commaunding free loane, and ſharply forbidding vſurie, and contemneth the threatenings of God denounced againſt the ſame.

Thirdly, by infidelitie, in not belieuing the gracious promiſes of God made to thoſe who lend freely: For as *Chryſoſtome* hath well ſaid, τόκος ἀπιστίας ἔκγονος, Vſurie is the offſpring of infidelitie. And therefore, whereas the Lord hath promiſed to ſuch, that they ſhall be the children of
Luke 6. 35. the moſt high, that they ſhall be bleſſed, and receiue great
Deut. 15. & 25. 20. reward at his hands; thoſe that will not beleeue theſe promiſes, are to feare, that they are not the children of God, and that in ſtead of that bleſsing and reward promiſed, there remaineth to them the fearfull curſe of God, and condemnation.

Fourthly, by diffidence, ending commonly in prophaneneſſe. For the Lord would haue our faith concerning ſpirituall bleſsings in heauenly things, to be exerci-

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ſed and confirmed by our affiance repoſed in his goodneſſe for temporall bleſsings in earthly things, as may be gathered by the order of the fourth and fifth petitions of the Lords prayer. For if we cannot find in our hearts to depend vpon the goodneſſe of God for theſe vile and tranſitorie things; how can we perſuade our ſelues, that we truly beleeue in him concerning the forgiueneſſe of our ſinnes, and eternall life? The Lord therefore would haue vs, whether we want meanes, or whether we haue them, as well in the vſe of meanes as in the want of them, to depend vpon his prouidence, and to caſt our care vpon him. If he lay a croſſe vpon vs, or ſeeme to depriue vs of our goods, it is his good pleaſure that we ſhould flie vnto him by prayer: if he vouchſafe to bleſſe vs, thankes are to be giuen vnto him, as to the authour of all good things. In a word, in all eſtates it behoueth a true Chriſtian to walke with God, and to haue dayly recourſe to him.

But the vſurers whole endeauour is to ſettle himſelfe and his eſtate as it were out of the gunſhot of Gods prouidence: he will not deale by husbandrie or traffique, becauſe of the hazards whereunto either of both is ſubject; that is to ſay, becauſe of his diffidence in God, to whoſe prouidence he dare not truſt his goods: and therefore he will make ſure worke for himſelfe, that he ſhall not need to ſtand to Gods courteſie. The practiſe of vſurie ſhall be as a tower of Babel vnto him, that whether God doe bleſſe the traffique of men, or not, or whether it goe well or ill with husbandrie, he will be ſure both of his principall and of his gaine. All is one to him, whether the marchants gaine or looſe, ſinke or ſwim, whether there be famine or plentie, faire weather or foule, he feareth no flouds. He looketh not vp to heauen with the good husbandman or godly marchant, either to craue the bleſsing of God vpon his labours, or to returne thankes for the ſame: but is ſo wholly addicted to the earth and to his

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vsurious cogitations, that he is seldome seen to looke vp: insomuch, that many times by his very looke and gate an vsurer may be discerned. In a word, his chiefe indeauour is, that in respect of worldly things he may haue nothing to doe with God: and so at length of a faithlesse man he becommeth also prophane, hauing forgotten God, as for this sinne the Lord chargeth Ierusalem, *Ezech.*22.12: neither is God, I meane the true God, in all his thoughts. For his God Mammon doth wholly possesse his heart: and therefore hee sinneth also by idolatrie. For seeing the root of vsurie is couetousnesse (which is the root of all euill) it cannot be denied, but that euery vsurer is couetous: And euery couetous man is an idolater, *Eph.*5.5. and a seruitour of Mammon, *Mat.*6.24, and therefore no true seruant of the Lord. Now you must remember, that for couetous persons and idolaters, there is no inheritance in heauen.

Ezek.22.12. Psal.10.4. 5. 1.Cor.6.9,10.

And therefore the vsurer as he sinneth against God by manifold impietie, so also against himselfe by desperat folly. For as euery notorious malefactor may truly be said to cast away himselfe, and is guiltie of selfe-murther, as it is said of *Korah* and his complices, *Num.*16.38: so the vsurer likewise pulleth vpon himselfe the fearfull iudgements of God, and is guiltie of his owne ouerthrow. For the Lord hath threatened not onely the translation of their goods from them in this world, *Prou.*28.8, but also as touching the world to come, that they shall not dwell in the mountaine of Gods holinesse (as may be gathered out of this Psalme) but that they shall die the death (meaning thereby the death of the soule:) and that you may know to whom the cause of the vsurers damnation is to be imputed, it is added, *and his bloud shall be vpon him*. And that is it which *Leo* sayth, *Fœnus pecuniæ funus est animæ, The gaine of vsurie is the graue of the soule.*

Num.16.38. Prou.28.8. Ezek.18.13. *De Ieiun. 10. mensis serm.6.*

Wherefore what extreame folly and desperat madnesse is this, for the vsurie, that is, as it were, the tenths of thine

thine owne money, to cast away thy soule, which thou oughtest not to hazard for the gaine of the whole world. For as our Sauior sayth, What will it profit a man though he should gaine the whole world, if he loose his owne soule? *Mar.*8.36. Mark.8.36.

To these arguments I might adde if it were needfull, the testimonies of all wise and learned men who haue liued vntill our age: for first, the Philosophers, though heathens, haue written and spoken against it: the fathers of the church haue with one consent condemned it euen to the pit of hell: the Christian councels haue seuerely censured it: the schoolemen, though corrupt in many other things, yet herein they retaine the doctrine of the primitiue Church: the godly learned diuines of this age, and namely of this our Church, doe for the most part inueigh against it: those few among vs that seeme to defend vsurie, doe in substance differ little from the rest, erring especially in this, that vnder the odious name of vsurie they defend and maintaine a lawfull contract of partnership, as I haue shewed before. And because the judgements of those learned men, who seeme not to condemne all vsurie, are of such force with vsurers, that they seeme to build their practise vpon their authoritie; I will also take this hold from them, and out of their writings manifestly demonstrate before their eies, that the vsurie which is practised in the world, is not allowed of any godly diuine.

For first, though they thinke a man may now and then lend vpon vsurie, such cautions obserued as they prescribe, yet they hold it to be vtterly vnlawfull for a man to be an vsurer, or to make a trade of it. Now whereas they doe not denie, but that a man may make a trade of gaining by any honest or lawfull contract, this euidently sheweth, that euen out of their assertions it may be prooued, that vsurie is not a lawfull contract. *Quisquis ex professo fœneratur* (sayth *Caluin*) *ille omnino debet ab hominum con-* *Caluin.in Eze.18.*

sortio reiici. Whosoeuer is a professed vsurer, he ought to be excluded out of all humane societie. And againe, an vsurer ought not to be suffered in the Church of God.

Secondly, they absolutly condemne vsurie of vsurie, which in it selfe is no more vnlawfull than vsurie of the principall. *Vsura vsurarum iudicio bonorum omnium etiam apud infideles damnata semper & infamis fuit. Iun. in Leuit.*

The conditions whereby they circumscribe vsurie, are these and such like.

As first, That it be not required of them, who being in want, doe borrow for the supply of their necessitie; but onely of those who borrow mony to make a gaine thereof: And that their lending to such, doe not hinder them from free lending to those which would borrow for need.

2. That they require not gaine of him which borroweth for gaine, vnlesse he be a gainer. And therefore they define that vsurie which they allow, to be part of the borrowers gaine, and but such a part as the borrower may liue of the rest.

3. That he which lendeth for gaine, must not onely require no gaine, but also must be content to beare part of the borrowers losse, if without his owne default he prooue a looser.

4. That the end of this lending must bee charitie, wherby the lender is bound to seeke the borrowers good rather than his owne.

5. That in this contract he respect the good not only of the borrower, but also of the commonwealth: and therefore that he require not so much gaine as the partie cannot raise by lawfull meanes.

6. That this lending be agreeable to naturall equity, which is to be judged of not by mens practise, but by the word of God.

7. That it be contained within those limits which the laws of euery countrey concerning vsurie do appoint.

These

These cautions men must obserue, or else they may not build their practise vpon the authoritie of godly learned men; who haue by these and such like conditions so qualified vsurie, as that where they be obserued, there is no vsurie, or at least no actuall vsurie committed.

And because the authoritie of that excellent instrument of God, *I. Caluin*, is much pretended for the defence of vsurie, I will therefore shew you briefely, how little encouragement vsurers can truly receiue from him. He sayth it is more than a rare thing, that the same man shold be an vsurer and an honest man. Nay, he sayth, That an vsurer is euer a theefe and a robber: and although hee sayth, it may happen sometimes, that a man may in some case take vsurie, and cannot precisely bee condemned therefore, yet he setteth downe this assertion: *But we must alwayes hold it to be a thing scarcely possible, that he which taketh vsurie, should not wrong his brother. And therefore it were to be wished, that the very name of vsurie were buried and vtterly blotted out of the memorie of men.* And in another place, *It were to be wished* (sayth he) *that all vsurie, yea and the name of it were banished out of the world.*

Respon. de vsur. *In Ezek. 18.* *Resp. de vsur.*

Hauing thus by testimonies of scripture and by other arguments and testimonies prooued vsurie to be vnlawfull, it now remaineth, that for the better satisfying of the reader, I should answere such arguments as are made in defence of vsurie.

But that you may not thinke, that the patrons of vsurie doe promiscuously defend all vsurie, therefore they circumscribe that vsurie which they allow with these conditions: first, That it be moderat; secondly, That it be not required of the poore and needie; thirdly, That it be not hurtfull to the borrower. Where, by the way we are to obserue, that no man of vnderstanding goeth about to justifie that vsurie which is commonly practised in the world: in which, being immoderat for the most part, though it be but after ten in the hundred, there is seldome

or neuer any thing elſe looked after but the lenders ſecuritie, without reſpect, whether the borrower be wealthie or needie, or whether he ſhall gaine or looſe thereby.

But let vs examine theſe three conditions ſeuerally: for as touching the firſt, whereas I haue prooued before, that euery ouerplus or gaine required for loane, is that vſurie which is condemned in the Scriptures, and that it is a thing in it ſelfe ſimply euill and vnlawfull, therefore I ſay with learned *Chemnicius*, That when men make queſtion of moderat vſurie, whether that be lawfull, or not, they might as wel make queſtion, whether moderat adulterie, or moderat lying, or moderat theft is lawfull: for as adulterie, as lying, as theft are things in themſelues ſimply euill and vnlawfull, and therefore cannot well bee done, ſo is vſurie, as I haue prooued. It is a good ſaying and a true of *D. Wilſon* in his booke of vſurie, That there is no meane in this vice, more than is in murther, theft, or whoredome: and as the ſtealing of one penny is theft, ſo is the leaſt vſurie, though it be but of a penny.

The ſchoolemen ſay, *Vſura eſt peccatum non ſolum in ſe, ſed etiam ſecundum ſe, & ideo ex nulla circumſtantia bene poteſt fieri. Sum. Angel.*

And as touching the ſecond, whereas they allow moderat vſurie taken of the wealthie: I anſwere (as before) That if God in his word had made this difference of vſurie in reſpect of the poore and the rich, as he doth in reſpect of the Iſraelite and the Canaanite, To the poore thou ſhalt not lend vpon vſurie, but to the rich thou mayeſt; their practiſe had beene juſtifiable, who require vſurie of the rich: but the Lord in diuerſe places of the Scripture in generall tearmes abſolutely condemneth all vſurie, as I haue ſhewed. And therefore, if becauſe in the prohibition of vſurie in one or two places there is mention made of the poore, we may inferre, that therefore vſurie is lawfull towards the rich; by the ſame reaſon the moſt notorious ſinnes againſt the ſixth and eighth commaundements may be juſtified, if they be not committed againſt the poore and helpeleſſe, becauſe in the prohibition of thoſe ſinnes, there is expreſſe mention made in

diuerſe

diuerse places, of the poore, the fatherlesse, the widdow, the stranger, and such others as are helpelesse. And therfore when the holy Ghost saith, *Prou.* 22.22, Rob not the poore becausse he is poore; the robber might by the same reason justifie his robbing of the rich.

And lastly whereas they allow vsurie, so it be not joyned with the hurt of the borrower: I answer, that by the same reason they may justifie the officious lye which is vttered to helpe and not to hurt the neighbour. But charitie as it rejoyceth in the truth, so also in justice; and as a lye, so also vsurie is euer opposed to charitie, if not as an hurtfull thing to our neighbour, yet as an vnjust thing in it selfe. And it is a rule in Diuinitie, That we may not do euill, that good may come thereof: and therefore vsury though it were not hurtfull, yet were it vnlawfull. But as it is vnlawfull in it selfe, so is it euer hurtfull, if not to the borrower in particuler (as most commonly it is, in the judgement of *Caluin*) yet (as I haue before shewed) to the common weale, which is worse. Besides in the contract of vsurie there is an absolut couenant for gaine: and therefore no prouision made for the borrowers indemnitie, seeing by the very contract of vsurie, the same gaine is to be required out of the borrowers losse as well as out of his gaine. Whereas therefore they say, vsurie is to be allowed, when prouision is made that the borrower shall not be hurt or damnified thereby: it is all one as if they had sayd, that vsurie is then to be allowed, when it is no vsurie. Rom. 3. 8.

But let vs consider their reasons, which are of three sorts, *viz.* proofes out of the Scripture, with other arguments and testimonies.

Their proofes out of the Scriptures are these. First the example of *Ioseph, Ge.* 47. which I haue heretofore shewed to haue none affinitie with vsurie.

Secondly, out of *Deut.* 15. 1, 2, 3, 4, the author of the aforesayd English Treatise would prooue, that in the se-

uenth yeare of freedome the rich debtor was by the appointment of the Lord himselfe to pay his debt with the vsurie thereof, though the poore were exempted from payments of debts that yeare: for so it is sayd *vers.* 4. Saue when there shall be no poore with thee: *as if the Lord had said* (saith he) *prouided alwayes that thy rich debtor shall haue no such priuiledge, &c.* And how is this proued? Forsooth becauſe the word *Maſshah* which (as he saith) signifieth vsurie, and the verbe *Naſhah* which signifieth to lend vpon vsurie, are there vsed. But I aunswere, that *Maſshah* in no place of Scripture signifieth vsurie, and in that place signifieth a debt which the creditor lendeth with purpose to exact againe: but there the Lord taketh order that it should not be exacted in the seuenth yeare. And *Naſhah* in this place as appeareth by the text it selfe, and by the consent of all writers, signifieth onely to lend with purpose to exact againe that which is lent. For otherwise the Lord should allow the lending vpon vsurie to the poore, and the exacting of it also, so it were not in the seuenth yeare. But that author absolutly condemneth all vsurie towards the poore: yea he affirmeth (though without reason) that the exacting of the principall alone from the poore is vsurie. But of the signification of these words I haue sufficiently spoken before. As for the *prouiso* which (as he saith) followeth, *vers.* 4, it appeareth by the reason following, that it is not an exception of the rich, *for the Lord shall blesse thee, &c.* for the words as *Iunius* readeth, and *Caluin* expoundeth them, are thus to be red, Only becauſe thy brother ought not by thy meanes to become poore, or be impouerished, and therefore are a reason of that law of remission. For seeing in that yeare of Sabbath the ground was to rest, and men had not the meanes of raising profits whereby to pay their debts as in other years; therefore if the creditors should that yeare haue exacted their debts, they would haue brought many to beggerie: for the preuention whereof, the Lord saith he instituted this

Quicquid ſit, ne patiamini veſtra culpa quenquam eſſe inter vos mendicum. Calu.

this law concerning the remiſſion of debts in that yeare of freedome. And that the creditors ſhould not alledge for themſelues, that they ſhould be vnable to forbeare their money ſo long; the Lord addeth another reaſon, being a promiſe, That if they kept that & other his commandements hee would bleſſe them in the land, and ſo Verſe 4,5,6. bleſſe them, that they ſhould be able to lend to many nations, and ſhould not need to borrow of them. So that in concluſion, this being not an exception of the rich, and the word *Maſhah* not ſignifying vſurie, there is no ſhew of reaſon in this allegation.

Thirdly, no more is there in the next out of *Pro.* 22.16, which notwithſtanding the ſame author commendeth as a notable place to proue that the rich ought to giue intereſt or increaſe. *He that oppreſseth the poore* (ſaith *Salomon*) *to increaſe himſelfe, and giueth to the rich, ſhall ſurely come to pouertie*: whence he inferreth theſe conſequences: Firſt, *that it is as great a fault to giue or lend freely to the rich, as to oppreſſe the poore by taking vſurie of them, becauſe the ſame puniſhment*, viz. *pouertie, is awarded to both.* And ſecondly from the contrary, *that it is as lawful and good to lend to the rich with a iuſt increaſe, as to giue or lend freely to the poore*: and that *the like oppoſit bleſsing of plenteouſneſse equally belongeth to both. As if Salomon had alſo ſaid, he that giueth to the poore freely and cheerefully, and lendeth to the rich to increaſe himſelfe, ſhall vndoubtedly attaine to great riches.* Thus you ſee how a partiall and prejudicat mind, ſeeketh rather to draw the Scriptures to it ſelfe, than to conforme it ſelfe to the Scriptures. This prouerbiall ſentence is diuerſly expounded: the moſt of them, that I haue ſeene, expound the latter clauſe as a puniſhment of the former. As if this were the ſence and meaning of this prouerbe, That he which ſeeketh to enrich himſelfe by oppreſsing the needie, ſhall contrarie to his expectation, either by bribes giuen to magiſtrats that he may eſcape the puniſhments which by the lawes belong vnto him, or elſe by forfeiture of his goods into great mens hands, fall into

pouertie. Others obserue here to be noted two practises of worldly men, which they read copulatiuely; that is, to take from the poore and to giue to the rich, both of them in their intent and purpose referred to the enriching of themselues, but by the iust prouidence of God so disposed, that in the euent they tend to their impouerishment. As if *Salomon* had said, He that taketh from the poore to enrich himselfe, and giueth to the rich, that from them he may receiue greater benefits (which commonly is the end of gifts giuen to great men) shall by the iust iudgement of God come to pouertie: or as one vnderstandeth this prouerbe, He that oppresseth the poore to enrich himselfe: also who giueth to the rich small things, that he may receiue from him greater matters, and that he may do it, oppresseth the poore in the meane while, that he may haue to giue to the rich; hee shall surely come to pouertie.

But suppose the holy Ghost did here match these two as equall sinnes, to take from the poore, and to giue to the rich; yet the latter is not generally to bee vnderstood, either as a sinne in it selfe, as though it were simply vnlawfull to giue any thing to the rich, or as great a sinne as to lend vpon vsurie to the poore: but with limitation to such things as are giuen to the rich, being vnjustly taken, or vncharitably withheld from the poore. Howsoeuer it is, the holy ghost doth not speake here of lending at all, and therefore those two collections from hence are absurd and impudent, either that lending freely to the rich is as great a sinne as lending vpon vsurie to the poore; or that lending vpon vsurie to the rich is as good a thing in his kind, as lending freely to the poore. Which wicked and shamelesse assertions of this patron of vsurie, I wish, may bee an admonition both to others that haue taken vpon them the defence of the same cause, that through the partialitie of their affections they runne not into the like extremities; and also to vsurers,

that

that they relie not much vpon ſuch patrons, nor hazard their ſaluation vpon their credit: who are now growne to this paſſe, as to call vertue vice, and vice vertue. Would a man thinke it credible, that a Chriſtian man hauing knowledge and learning joyned with a profeſſion of the truth, ſhould euer conceiue, and much leſſe commit to writing, That to lend freely to the rich is as great a fault as to lend vpon vſurie to the poore; and to lend vpon vſurie to the rich as lawfull and good a thing, as to lend freely to the poore? *O tempora! ô mores!* in which it is a ſinne not to be an vſurer, and a vertue not to be liberall, friendly, courteous, or ciuile. In which, religion is made to countenance vſurie for a vertue, and to condemne liberalitie and humanitie for a vice.

Fourthly, they alledge, *Ier.* 15.10. *I neither lent vpon vſurie, neither haue they lent me vpon vſurie. Whence they gather, that lending vpon vſurie is of the ſame nature with borrowing vpon vſurie, and both of them are there mentioned as indifferent things.*

I anſwer that the Prophet ſpeaketh not of lending vpon vſurie, or borrowing vpon vſurie, though ſome tranſlations ſo read; but of lending vpon ſecuritie, or with purpoſe to exact that which is lent. And this ſignification better fitteth the purpoſe of the Prophet, which is to ſhew the contentious diſpoſition of the people, who contended with him when he had giuen them not onely no cauſe (as he had done if hee had bene an vſurer) but none occaſion of curſed contention: for he had forborne all worldly (though otherwiſe lawfull) contracts, from whence many times contentions ariſe among men: as if he had ſaid, I did neither meddle nor make with them in worldly affaires, neither bought nor ſold, neither borrowed nor lent, and yet they contend. Or if the Prophet had ſpoken of vſurie in this place, it would ſerue rather for the condemnation of borrowing vpon vſurie, which in manie caſes is vnlawfull, than for juſtification of lending vpon vſurie, which in no caſe is lawfull; the Prophet

phet disclaiming the one as well as the other, as causes, or at the lest as occasions of contention.

And these with some few other before confuted, are all their allegations out of the old Testament. Let vs come to the new: for (as some of them say,) *It is not to be omitted that the Apostles of Christ in their sundry catalogues of sinnes do neuer once make mention of vsurie, which is an argument that it is lawfull, especially seeing in the Romane empire vnder which they liued, it was commonly exercised euen vnto twelue in the hundred, as also among the Iewes, to whom Iames, Peter, and Iohn did write.*

I answer, first, although it be not forbidden by name in the new Testament, yet that proueth it not to bee lawfull. An argument drawne from the testimonie of some one part of the Scripture negatiuely, doth not hold; it is sufficient that it is forbidden in the old Testament, and namely in the morall law of God, which is common and perpetuall. And farre be it from vs to thinke that Christ in his Gospell alloweth any sinne which is forbidden in the morall law, as I haue prooued vsurie to be. Againe, there are many other sinnes forbidden in the morall law, which are not once mētioned in the new Testament. For to seeke no further, biting and griping vsurie is condemned in the morall law, and is a thing in the confession of all, simply and vtterly vnlawfull; and yet thereof is no mention made in all the new Testament: and therefore if this argument be good, no vsurie at all, be it neuer so immoderat or exceessiue, is vnlawfull.

Secondly I answer, that vsurie is forbidden and condemned in the new Testament, not indeed expresly and by name, neither is that needfull, for many things are contained in the Scriptures, which are not expresly mentioned in the Scriptures. There be, I doubt not, some sinnes condemned in the morall law, which neither in the law, nor gospell, nor any where in the Scriptures are once named; for the condemnation whereof it is sufficient, if it may by just consequence be deducted out of the

Scripture

Scriptures. But vſurie is condemned both in the old Teſtament and the new: In the old, expreſly and by name; In the new, by neceſſarie conſequence, as ſometimes vnder the contrarie affirmatiue: for where free lending is commaunded, as *Mat.*5.42, not free lending (that is, vſury) is condemned; ſometimes vnder the general, as *Eph.*4.28. 1.*Theſ.*4.6, Let him that ſtole ſteale no more, Let no man oppreſſe or defraud his brother, 1.*Corinth.* 6.10. neither theeues nor couetous perſons ſhall inherit the kingdome of God. Sometimes abſtinence from vſurie is commanded vnder the arguments of the greater and leſſe, as *Luke* 6.35. Lend looking for nothing thence. For if I muſt lend without reſpect of mine owne profit, or without expectation of any benefit or gaine thereby, as the moſt expound that place; then much more muſt I lend without a couenant, eſpecially without an abſolut couenant for gaine. And if I muſt lend without hope or expectation of recouering my principall, as others vnderſtand that place, then much more muſt I lend without expectation of a gain and ouerplus aboue my principall: and if without expectation of gaine, much more without a couenant for gaine. Hence *Ierome* ſaith, *In euangelio, virtutis augmentum eſt, & Ambroſe, euangelium dicit quod eſt plenius.* Sometimes againe by an argument drawne from the leſſe. Euen ſinners, ſaith our Sauiour, are willing and readie to lend one to another without vſurie, how much more doth it become you that are Chriſtians to lend one to another without vſurie? Do ſinners, who are but naturall and ciuile men, in common courteſie and humanitie lend one to another, to receiue their owne without increaſe, and ſhal it not be a ſhame to ſuch as profeſſe themſelues members of Chriſt, to be behind ſinners? And whereas they affirme that vſurie was in the time of Chriſt and his Apoſtles commonly practiſed among the Romanes and the Iewes, I greatly doubt of the truth of that aſſertion, in reſpect of the Romanes, ſeeing *Tiberius* in the latter part of his

Hieronym. in Ezech. 18. *Ambroſ. de Tobic. cap.*15. Luk.6.34.

his reigne had vsed effectuall meanes for the abolishing of vsurie, as *Alexander ab Alexandro* reporteth: but much more in respect of the Iewes, among whom the practise of vsurie was forbidden by the law of God, and to whom in the sixt of *Luke* our Sauiour giueth this testimonie, That the very sinners among thē would lend one to another to receiue as much as they lent. *Iames* also in his Epistle findeth fault with the rich men of that time, that they suffered their gold and siluer to rust, which they would not haue done if they had bene addicted to vsury: and therefore the lesse practise of vsurie in those times, may be some reason why it is not expressly mentioned in the writings of the Apostles. And hereunto I might add the testimony of some Historiographers, who affirm that vsurie in the primitiue Church, & in the time of the Apostles was most odious among all that professed the name of Christ. But (say they again,) *What if our Sauior Christ be so far from condemning vsurie, that he approueth it: for when as he condemneth that slouthfull seruāt because he had not occupied his talent, he saith, that he should haue put forth his mony to the bankers, that at his cōming he might receiue his own with vsurie, Mat. 25. 27. Where* (say they) *our Sauior speaketh of vsurie as of a lawfull game: and withall signifieth, that it is better for a man, who hath no other lawful trade to gain by, to put forth his mony to vsury, than to haue it idle by him.* And how is it proued that Christ speaketh of vsury as of a lawful gain, seeing this is not Christs own speech, but by him assigned to a worldly master? Forsooth, *because by this Lord or master, Christ himselfe is represented: and therfore it is not likely that he would assign to him such a speech as should contain any dishonest thing in it.* Answ. First, it may be doubted whether this lord or master would haue had his mony put forth to vsury, though he speake of receiuing it again with vsurie. For when any thing is restored to a man with increase, that increase by a metaphoricall speech is called vsurie. As for example: the earth is sayd by the Orator neuer to repay that which it receiued, without vsurie, and therfore that

Lib. 1. cap. 7.

Luke 6. 34.

Iam. 5. 3.

Vincent. Magdeburg ex P. Cantore.

Mat. 25. 27.

that is called naturall vſurie. The Lord is ſaid to repay him that is mercifull to the poore, as it were with vſurie. Likewiſe when men ſhal haue imployed the gifts of God to the glorie of God and good of his Church, the Lord when he ſhall call his ſeruants to an account, wil acknowledge that he hath receiued his owne with vſurie: and this (as alſo the former) is called ſpirituall vſurie, whereof the holy Ghoſt ſpeaketh in this place. Againe, when the debtor hauing gained by the imployment of the money borrowed, doth reſtore the principall, with the increaſe of a free gift or gratuitie, the creditor may be ſaid to receiue his owne with vſurie: and that is called liberall vſurie. Likewiſe if a man ſhould deale by way of partnerſhip with a merchant or exchanger, which in this place is called a *Trapezite*, to receiue part of their gaine when they do gaine; he may be ſaid when by partnerſhip he proueth a gainer, to receiue his owne with vſurie. *Cic. de ſenect.*

But ſuppoſe this ſpeech were ſo to be vnderſtood, as that this Maiſter would haue had his ſeruant to haue put forth his money to vſurie: yet this prooueth not, that Chriſt doth therefore approue vſurie. Firſt, becauſe the maiſter ſpeaketh of himſelfe according to that opinion which his ſeruant had conceiued of him; Thou knoweſt me to be an hard man, who (as vſurers vſually doe) take vp which I laid not downe, and reape where I ſowed not, and gather where I ſtrewed not, why then diddeſt thou not accommodate thy ſelfe to my diſpoſition, and do thy beſt indeuour that I might receiue mine own with vantage? Or if thou wert ſo idle as that thou wouldeſt not according to my commaundement, *Luke* 19.13. take the paines, or ſo diffident and diſtruſtfull, as that thou wouldeſt nor beare the hazard of negotiation; yet at the leſt thou mighteſt haue committed it to the bankers. From whence you may gather by the way, that the courſe of vſurie fitteth them beſt, who are both idle and diſtruſtfull. But this ſpeech of this maiſter, who repreſenteth Luke 19.22. Luke 19.13.

senteth our Sauiour Christ, doth no more proue, that he alloweth vsurie, than that he acknowledgeth himselfe to be an hard and austere master, who taketh vp where he laid not downe, &c.

And suppose againe, that our Sauior Christ had compared himselfe to a master who was an hard man indeed, and would require his seruants to put forth his money to vsurie; yet this would not be a sufficient warrant either for the hardnesse or austeritie of masters, or yet for the vsurie practised by the seruants. For euen as here hee compareth the bestowing of his gifts vpon his seruants, (that they employing them and vsing them to his glorie and good of their brethren, and increasing them in the vse, he might seeme to receiue his own with vauntage) to a straight and austere masters deliuerie of talents to his seruants, that they might occupie or traffique therewith, to the end that he might make vs all carefull to vse and imploy the good gifts of God according to our seuerall places and callings, remembring that we shall be called to a straight account for the same: so elsewhere he compareth his comming to the suddain comming of a theefe, to the end that he might make vs vigilant and watchfull: and yet me thinkes this should be but small warrant for theeues suddainly to breake into mens houses.

Mat.24.43. Apoc.16.15.

Yea but (say they) *though theft it selfe be vnlawfull, yet the wisedome of theeues in chusing a fit time, in respect whereof the comming of Christ is compared to their comming, is not vnlawfull.* To omit, that the comming of Christ is compared to the comming of theeues onely in respect of suddainnesse: it cannot truly be said, that the wisdome of theeues in chusing their best oportunitie, is lawfull: for all such wisdom *Iames* calleth earthly, carnall, and diuelliſh. Yea, but you will say, although the vnjust stewards dealing with his master were vnjust and vnfaithfull, *Luke* 16. 8, yet our sauiour Christ commendeth his wisdome. I answere, euen as in that place our Sauiour Christ, though the dealing of that

Iam.3.15.

that ſteward were vnjuſt, yet commendeth his wiſdome; not that he ſimply allowed thereof, for it was (as *Iames* ſayth of all ſuch wiſdome) earthly and diuelliſh, but commendeth it to his diſciples, to be imitated in ſpirituall things, that we likewiſe ſhould make vs friends with the riches of iniquitie, that when we muſt giue vp our ſtewardſhip, we may be receiued into euerlaſting habitations: So in this place he ſpeaketh not of vſurie as of a lawfull gaine, but commendeth the wiſedome and care of the children of this world (who are wiſer in their generation than the children of light) to be imitated of the faithfull in ſpirituall things. For as worldly men hauing receiued talents from their maſter to occupie for his beſt aduantage, vſe not to keepe his mony idle by them, but do their beſt indeuour to increaſe the ſtocke committed to them, by traffique or negotiation; or if they be idle or diſtruſtfull, will commit it to the bankers, that their maſter may receiue his owne with vſurie: ſo thoſe who haue receiued ſpirituall gifts and graces from God to be employed to his glory, ought not to burie or to hide them, but ought to imploy them as it were by traffique and mutuall communication of them for the common good of the church; that by the imployment of them, the Church being profited, and the gifts themſelues increaſed, the Lord may receiue his owne with vantage. For ſuch is the bountie of the Lord, that he accounteth the good of the church and the increaſe of his graces in his ſeruants, to be his owne gaine.

Thus haue I ſhewed, that although the ſimilitude be preſſed for the proofe of other matters than for which it is brought, yet nothing can be concluded thence for the juſtifying of vſurie. But now I anſwere further, That a ſimilitude ought not to be preſſed for the proofe of any matter beſides the purpoſe for which it is bought: otherwiſe, from parables and ſimilitudes a man might inferre very many abſurd conſequences. It is therefore a princi-

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ple among schoole-diuines, that *Theologia symbolica non est argumentatiua*: that is, That arguments drawne from symbolicall and parabolicall speeches, prooue nothing in diuinitie. And *Basil* speaking of this very parable, giueth this rule, εἰ παραβολαὶ ἰσχὺν ἔθεσι εἰδέναι τὰ θεωρήματα πλήρωσι, πρὸς δὲ τὸν ὑπάρχοντα

Ascet. quest. 254 τόπον οὐδηγοῦσι: Parables doe not in their specialtie, or seuerally by themselues yeeld full rules or documents, but they lead a mans mind to the argument or cause which is in hand. The scope therefore and purpose of this parable, is to teach vs, that for as much as we are all to giue a straight account vnto God of those gifts and talents which we haue receiued from him, it behoooueth vs therfore diligently and carefully to vse and imploy them, that by the imployment of them our brethren being profited, and the graces themselues being increased in vs, God may haue the glorie, and we euerlasting comfort. This doctrine our Sauiour Christ illustrateth by a parable or fained example of a master, who hauing at his departure into a strange countrey giuen talents to his seruants in diuerse degrees to be occupied, at his returne calleth them to an account, how they haue imployed his talents, and accordingly rewardeth the diligent & faithfull, and punisheth the idle and vnfaithfull seruant, taking from him his excuses, and condemning him out of his owne mouth: this was the proposition of the similitude, the reddition (which is not expressed) is this: So our Lord and master, both when he ascended into heauen gaue, and also since by his spirit giueth gifts and graces to men, to some more, to some lesse, that we may imploy them to his glory, and to the good of our brethren; and at his return in the day of judgement, he shall call vs all to an account, how we haue imployed our talents; and so many as he findeth to haue beene diligent and faithfull seruants, he will reward with euerlasting joy and happinesse; but such as haue buried the gifts of God by idlenesse and vnfaithfulnesse, he will punish, taking from them their friuolous excuses,

excuses, and euen condemne them out of their owne mouth. When as therefore they say, that our Sauiour Christ in this parable signifieth, *That it were better for a man to put forth his money to vsurie, than to keepe it idle by him*: I answere, That this is altogether besides the purpose and intendment of our Sauiour Christ in this place: His drift is to shew, that as worldly masters require their seruants to increase their worldly wealth by one meanes or other, and will not admit their excuses which they pretend to their idlenesse and vnfaithfulnesse: so the Lord requireth of all his seruants, that they should vse all diligence to imploy his spirituall gifts to his glorie: neither will he accept the friuolous pretences of such as are idle and vnfaithfull. And to this purpose onely, as I take it, is this speech concerning the putting forth of the mony to the bankers, vsed; not that the like is to be done or can be done in spirituall things.

3. Againe, they alledge the authoritie of *Iohn Baptist*, for when as the Publicanes, who fermed the customes, tolls, and tributes in euery prouince, and vsed to put forth money which they gathered, vnto vsurie, demaunded of him, what they should doe; *Iohn Baptist* answered, Exact nothing aboue that which is appointed you. Which the author of the aforesaid English Treatise vnderstandeth thus, *That they should not in taking vsurie exceed the centesima, that is, twelue in the hundred:* as if *Iohn* had approoued vsurie, so it exceeded not that rate. Luke 3. 12, 13.

I answere, That the Publicans who came to *Iohn*, were not Romanes, of the worshipfull order of knights, or other Gentiles, but certaine of the Iews, who being called *socij publicanorum*, the Publicanes associats, as *Beza* rightly judgeth, were hired by the Romane Publicanes to helpe and assist them, in gathering the customes, tolls, tributes, and reuenewes which were due in Iurie, being a prouince to the citie of Rome: for which cause, though they practised not vsurie, these Publicanes being Iewes, were ha-

ted and deteſted of the other Iews, and eſteemed as moſt notorious ſinners, inſomuch, that they might not enter into their aſſemblies, both becauſe they aſſociated themſelues vnto Gentiles, and alſo aſsiſted them in a buſineſſe moſt odious to them, *viz.* in exacting tributes and tolls from them, being a free people. Theſe Publicans therefore being in this common diſgrace, and comming to *Iohn Baptiſt* to be baptized, propound this queſtion to him, Whether it were lawfull for them to exact the tributes in behalfe of the Romanes; or if it be, how they were to demeane themſelues, and to that purpoſe aske him, What ſhall we doe? Vnto which queſtion *Iohn* anſwereth thus, Require or exact no more than is appointed for you. Which anſwere moſt plainely concerneth their dutie in exacting of tributes, tolls and cuſtomes, that they ſhould extort no more than was due, as the Publicans by forged cauillations many times did.

Luke 19.8.

Vnto theſe teſtimonies the ſame authour addeth two more, *Mar.* 4.25, To him that hath, it ſhall be giuen: and *Act.* 20.35, It is a more bleſſed thing to giue than to receiue: but I will not trouble the reader with them.

And theſe are their allegations out of the Scripture. Now I deſire euery Chriſtian in the feare of God and without partialitie to compare theſe allegations which haue beene made for vſurie, with thoſe teſtimonies of Scripture which before I produced againſt it: & namely with that one, *Ezek.* 18.13, He that lendeth vpon vſurie, or taketh increaſe, ſhall he liue ſaith the Lord? he ſhall not liue, but he ſhall die the death, and his blood ſhall be vpon him. And let him vprightly conſider to which part he ought rather to incline: For this may not be denied, but that if vſurie may be lawfully practiſed, it is to be done in faith, that is, in a ſound perſuaſion out of the word of God, that it is lawfull. But whereupon ſhall this ſound perſuaſion be grounded? On a few far-fetched allegations drawne into the defence of vſurie perforce, contradi-

cted with such manifest testimonies of scripture, and confuted by most euident arguments?

But it may be, though their allegations out of scripture be weake, yet their reasons are strong. Though they were neuer so strong, yet ought we rather to denie our owne reason, than not to yeeld simple and absolute obedience to the word of God. But let vs examine their strength.

And first, that vsurie so qualified as I said before, is not vnlawfull, they proue first by the name thereof. For say they, *Although the name vsurie in English tongue be odious through the abuse of the ignorant, yet in the learned tongues it is of a middle and indifferent nature.*

Answ. By the learned tongues, are commonly vnderstood the Hebrew, Greeke, and Latine: the first and ordinarie name of vsurie in Hebrew is *Neshek*, in Greeke τόκος, in Latine *fœnus*. *Neshek* signifieth biting, and is deriued from the same verbe which oftentimes in the scripture is ascribed to the biting of serpents. τόκος is deriued either of the Hebrew *Toc*, which signifieth deceit, and by the Grecians is translated τόκος, *Psal.* 55. 13. & 72. 14. as also *Ish Tecachim*, *Prou.* 29. 13. The man of deceit, is commonly vnderstood to be the vsurer, and so by diuerse is translated. Or else of the verbe τίκτω, to signifie (as the Philosopher rightly noted) that vsurie is a monstrous and vnnaturall contract, whereby money, and other things which naturally do not fructifie nor haue no fruitfull vse, but are spent in the vse, are made against nature to fructifie and to bring forth gaine. For which cause *Chrysostome* calleth vsurie a pestiferous wombe. Others giue this reason of the Greeke name, that vsurie is called *Tokos*, becausse it breedeth griefe to the borrower, or as *Ambrose* sayth, becausse it worketh in the borrowers soule griefes answerable to the paines of childbirth. In Latine it is called *fœnus*, either *quasi fœtus*, as *Nonius Marcellus* and others haue taught, by the same reason that it is

In Math. homil. 57.

De Tob. cap. 12.

called τόκος in Greeke, becauſe it is as it were the monſtrous and vnnaturall brood of that which is borrowed: or elſe it is named, *fœnus, quaſi funus* (for in many Latine words *u* is changed into *æ* dipthong: as in *Pomœrium* for *Pomurium*, and *Mœnia a muniendo*) becauſe it is the graue of the borrowers ſtate, and of the lenders ſoule. Wherefore *Ambroſe* ſayth, *Nihil intereſt inter fœnus & funus*. And *Leo* ſayth, *Fœnus pecuniæ, funus animæ*.

Serm. 6. de Ieiunio 10. menſis.

The other words, *viz. Tarbith* and *Marbith* in Hebrew, ſignifying increaſe, and *vſura* in Latin, were as *Caluin* ſaith deuiſed by vſurers themſelues, when as the odious names of *Neſhek* and *fœnus* did ſeeme to make their practiſe odious. And therefore diſclaiming *Neſhek* and *fœnus*, they profeſſed themſelues to take *Tarbith* and *vſura*; euen as vſurers among vs and the French refuſing the name vſurie, as growne odious, haue deuiſed the names of intereſt, vſe, and vſance. But for as much as the vſurers among the Iewes, vnder the name *Tarbith* exerciſed *Neſhek*, and among the Romans vnder the name *vſura* practiſed *fœnus*, euen as the vſurers among the French, as *Caluin* ſayth, and alſo among vs, vnder the names of intereſt, vſe, & vſance, practiſe plaine vſurie; therefore the words *Tarbith* and *Marbith* are euery where taken in the ill ſence, and are forbidden as well as *fœnus*: and *vſura* among the latter Latine writers growne as odious as *fœnus*. *Quid fœnus & Calendarium & vſura*, ſayth *Seneca*, *niſi humanæ cupiditatis extra naturam quæſita nomina*? What is *fœnus* and the Kalender (for ſo the vſurers debt-booke was called) and vſurie, but names of mens couetouſneſſe ſought out beſides nature? And therfore it is a wonder, that any learned man ſhould affirme, that the name of vſurie in the learned tongues is of a middle and indifferent nature. Wherefore from theſe premiſſes this firſt argument may be retorted vpon them which made it. For if as the names of things be, ſuch commonly be the things, for τὰ μὲν ὀνόματα, ſayth *Ariſtotle*, τοῖς μιμήμασι, names doe follow or imitate the things: and

Lib. 7. de benif.

Plato

Plato calleth names the ſimilitudes and reſemblances of things; then, odious and deteſtable names, are arguments of odious and deteſtable things: but the names of vſurie are odious, as hath beene ſhewed, for which cauſe the vſurers themſelues do auoid them, and are aſhamed of them, and therefore ſuch a thing is vſurie it ſelfe.

ὁμοιώματα τῶν πραγμάτων καὶ εἰκόνας, in Cratyl.

2. Obiection. *No vſurie is forbidden by the law of God and by the law of nature, but that which is hurtfull, and ioyned with the hurt or loſſe of the neighbour.*

But ſome vſurie is not hurtfull but rather helpefull to the neighbor.

Therefore ſome vſurie is not forbidden.

Firſt, the propoſition is vntrue, and of dangerous conſequence: for the law of God forbiddeth all vſurie in generall, as a thing in it own nature and in his whole kind ſimply vnlawfull, without any ſuch reſtraint or limitation, euen as it condemneth adulterie, lying, theft, or any other notorious ſinne. And therefore, if it were lawfull thus to argue in fauour of vſurie, mincing the commaundement of God in an intollerable preſumption, and reſtraining and limitting the ſame out of our owne braine: why may it not be lawfull ſo to argue in defence of other ſinnes; as indeed ſome haue done in defence of lying, which as you heard before is generally forbidden as a thing ſimply euill, and yet ſome haue taken vpon them the defence of ſuch lies as are not hurtfull but helpefull to the neighbour. And why might not the pick-thanke as well haue juſtified his murthering of *Saule*, if he had according to his owne report ſlaine him in charitie, and at his owne intreatie to end his paine, being paſt recouerie, and to preuent the ſcornings of the Philiſtimes, which he feared more than death?

But they prooue their propoſition thus.

Vſurie is not forbidden, but as it is againſt charitie, for charitie is the ſumme of the law, and he which obſerueth the rules of charitie, keepeth the law.

But that which is not hurtfull to the neighbour, is not againſt

charitie, therefore that vsurie which is not hurtfull to the neighbour, is not forbidden.

Answ. Charitie, which is the summe of the law, hath reference towards God; towards our neighbour, not only in priuat, but also in publicke; and towards a mans selfe. And in this sence I acknowledge the propoſition of this syllogisme to be true, *viz.* that vsurie is not forbidden, but as it is repugnant to charitie. But hereby the assumption of this syllogisme is prooued to be false, for there be many things which are not perhaps hurtfull to our neighbour in particular, with whom we deale, which are notwithstanding repugnant to charitie. The officious lie helpeth the particular neighbour, in whose fauour it is told, yet because it is repugnant to veritie, it is repugnant to charitie. God who is truth hath forbidden all vntruth, and he will destroy euery one that speaketh lies: The lying mouth destroyeth the soule: therefore no lying can stand with that charitie and obedience which we owe to God, nor with that loue which we owe to our own soules. So in like sort suppose that the borrower sometimes is not hurt by vsurie, but rather holpen; yet notwithstanding all vsurie is against charitie, for the practise of it cannot stand with charitie and our allegiance to God, who hath forbidden it, denounced his judgements against it, made gracious promises to them that will do the contrarie: nor with our charitie and dutie to our countrey, vnto which vsurie is in many respects noysome, as hath beene shewed: nor with that loue which we owe to our owne soules; for whosoeuer putteth foorth to vsurie, or taketh increase, he shall not liue, but die the death. And moreouer, you may remember what I haue before prooued, that vsurie is euer repugnant to charitie, if not as a hurtfull thing to our neighbour, yet as an vnjust thing in it selfe.

Yea but say they againe, to proue the former propoſition, *That vsurie which is ioyned with the hurt of the neighbour, is*

condemned,

condemned, therefore that which is not ioyned with the hurt of the neighbour is not condemned.

Anſwer. I denie the conſequence: for there are other reſpects which make vſurie vnlawfull, beſides the hurt of the neighbour, as euen now I ſhewed. By the ſame reaſon the patrones of officious lies might argue thus: God forbiddeth vs to tell a lie againſt our neighbour; therefore the lie which is not againſt the neighbour, but for him, is not forbidden. But you will ſay, *All lying is forbidden*: ſo is all vſurie, as I haue alreadie prooued.

And thus I haue ſhewed againſt the propoſition, that all vſurie is vnlawfull, though all were not hurtfull. Now I add againſt the aſſumption of the firſt ſyllogiſme, That all vſury is hurtfull: hurtfull I ſay, either to the borrower, as commonly it is, or elſe to the commonwealth, as before hath beene prooued.

Obiection. 3. Vſurie is not vncharitable neither in reſpect of the borrower, nor yet in regard of the commonweale: the former they prooue thus. *There is no propertie of charitie which may not well ſtand with vſurie. No not that, charitie ſeeketh not her owne: for I am not otherwiſe bound to loue my neighbour than my ſelfe. Nay rather the debtor ſhould offend againſt charitie in too much ſeeking his owne, if he would haue another mans money freely, by which he is ſure in all likelyhood to gaine.*

Anſwer. In traffique and negotiation it is lawfull for a man as well to reſpect his owne gaine, as another mans good. But in lending, which is an act of charitie, and a contract ordained for the good of the borrower, to ſeeke gaine, it is againſt charitie, which ſeeketh not her owne. We ought to lend by the commaundement of Chriſt, not reſpecting our profit or gaine, but the good of the borrower. But the vſurers charitie is, by his lending to ſeeke eaſe out of the borrowers labour, ſecuritie out of his hazard, and gaine as well out of his loſſe as out of his gaine.

Againe, out of the vncertaine negotiation of the borrower to couenant for certaine gaine, it is not onely vncharitable but also vnjust and vnequall. But in the contract of actuall vsurie there is an absolut couenant for certaine gaine, as I haue proued before, which the borrower whether he shall gaine or loose is absolutly bound to pay together with the principall. And this absolut couenant for certaine gaine, is not an abuse happening besides the nature of the contract, but of the verie nature and essence of actuall vsurie. *But the borrower* (you say) *is in a maner sure to gaine.* Why then (say I) will you not aduenture with him? for if the lender will be content to hazard his principall, so as he will not onely looke for no gaine but when the borrower gaineth, but also will bee content to beare part with him in his losse, hee shall not deale by vsurie, but by partnership.

And whereas they say that the borrower should offend against charitie in seeking too much his owne, if hee would desire to borrow freely, &c. I answer by distinction, Men borrow either to supply their need, or to procure gaine: Of the former there is no question, but that they may with good conscience desire in their necessitie to borrow freely: onely men must beware, how they fall into this necessitie. As for them which borrow for gain, you may consider their dealing in the time, either of the borrowing, or of the payment. In the time of borrowing, he doth not therefore sinne against charitie, if he will not out of his vncertaine traffique promise certaine gaine to the lender, who will beare no hazard with him: Indeed if the lender will be content to beare part of the losse, the borrower ought to yeeld him part of the gaine. At the time of payment he is bound to be thankfull to the creditor if he haue gained, and willingly to afford him some part of that gaine wherewith it hath pleased God by the creditors meanes to blesse him, especially if the creditor could not well forbeare his money. As touching the latter

ter point, that vsurie offends not against publike charitie, they indeuour to proue by these two reasons. Because it is both profitable and necessarie to common weales. It is profitable: *For if the creditor haue no skill in any trade or traffique, and the borrower hauing skill wanteth a stocke, not onely both they shall be gainers, but the commonwealth also shall receiue good by the imployment of the one mans stocke, and of the others skill, whereas contrariwise the common wealth should sustaine losse, if neither the creditors money be occupied, nor the borrowers skill imployed.*

I answer, there are other lawfull meanes whereby mens money may better be imployed for the good of the common weale, than by vsurie: For when the borrowers do gaine by that which they haue taken vp on vsurie, the common wealth commonly payeth the vsurie, as hath bene shewed. But why wilt not thou imploy thy mony thy selfe in some honest contract? Is it because thou wilt take no paines, nor beare any aduenture, but wilt be sure to prouide for great and certaine gaine with ease? Then art thou an vnprofitable member in the commonwealth, liuing of the sweat of other mens browes, &c. Or hast thou any lawfull reason either because of thy calling, age, or condition, that thou canst not indeed imploy thy money thy selfe? then mayest thou buy either lands or rents after that maner which before hath bene shewed, or else thou maiest deale by partnership. But you must remember, there is no partnership without partaking in the losse as well as in the gaine.

That vsurie is necessarie they prooue, *Because as the world now goeth, and as mens maners now are, no common weale can stand without it.*

Answer. If that be true, then vsurie is proued to bee a necessarie euill: and this necessitie argueth not the lawfulnesse of vsurie, but the wretched estate of the world, which as *Iohn* saith, *lieth in euil.* For to say absolutly that cō- 1. Iohn. 5. 19.
monweales cannot stand without vsurie, were derogatorie to the wisedome of God, who would not suffer vsu-

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rie in that cõmonweale which he ordained, as hath before bin ſhewed. But whence ariſeth this neceſsitie? the neceſſity of borrowing & ſo of lending ariſeth frõ mens wants, and hardly can humane ſocieties ſtand without that contract: but the neceſſitie of vſurie ariſeth of mens couetouſnes and hardneſſe of their hearts. For although there may be a neceſsitie of borrowing vpon vſurie, when men that muſt needs borrow cannot borrow freely, yet there is no other neceſsitie why men ſhould lend vpon vſurie, but that which their owne couetouſneſſe (when they haue once ſaid they will be rich) hath impoſed vpon them: for vnleſſe thy neighbour haue need to borrow, there is no neceſsitie of lending at all impoſed vpon thee. But if thy neighbour haue great need to borrow, and thou be well able to forbeare, the Lord hath laid a neceſsitie of dutie vpon thee to lend freely, which without ſinne thou canſt not auoid. Or if there be a neceſsitie that thou ſhouldeſt imploy thy ſtocke to gaine, there be other lawfull contracts to that purpoſe, ſo that thou ſhalt not need (vnleſſe it be for idleneſſe and diſtruſt) to deale by vſurie. Now if a pretended neceſsitie, ariſing from the hardneſſe of mens hearts, and ſetled reſolution to go on in the practiſe of vſurie, contrarie to the commaundement of God, be of ſufficient force to juſtifie vſurie; then by the ſame argument, may any other ſinne be juſtified.

1. Tim. 6. 9.

Object. 4. *It belongeth to magiſtrats to determine of ciuile contracts, and therefore vſurie is ſo farre forth lawfull, as they by their lawes allow it.*

Anſwer. The rule of our conſcience is not the law of man but the law of God: and it is a principle, That the law of the inferiour cannot diſpence with the law of the ſuperiour. If therefore the Law of God condemne all vſurie, no law of man can make any vſurie lawfull.

Againe, we are to diſtinguiſh betwixt allowing and permitting: no good lawes allow vſurie as good, though ſome permit it as a thing euill, for auoiding of greater

greater euils. Magiſtrats are faine ſometimes to permit and tollerat that which they are not able altogether to amend. *Moſes* for the hardneſſe of mens hearts permitted the husbands to put away their wiues, ſo that they did giue them a bill of diuorcement, wherein their wiues innocencie ſhould be cleered; not that he allowed thereof, but that he would prouide for the wiues ſafetie, deliuering them from the furie or tyrannie of their husbands. But notwithſtanding this permiſsion, whoſoeuer put away his wife hauing not broken the bond of wedlocke by committing adulterie, by the ſentence of our Sauiour Chriſt, himſelfe committed adulterie. So the magiſtrats, Mat. 19. by reaſon of the couetouſneſſe and hardneſſe of mens hearts are forced to tollerat vſurie, ſo it be kept within ſuch bonds as they preſcribe, not that they allow thereof, but that they might prouide for the good of thoſe who haue need to borrow, both that they might borrow, and alſo that borrowing they ſhould not bee too much oppreſſed. But notwithſtanding this legal tolleration, he that lendeth for gain is an vſurer & a theefe before God. And therefore as the judiciall permiſsion of *Moſes* in the caſe of diuorcements, ſo the ciuile permiſsion of magiſtrats in the caſe of vſurie, doth not ſerue to cleere a man from the guilt of ſinne before God, but onely to exempt the partie from ciuile puniſhment. And yet it cannot be truly ſaid that our lawes do ſo much as permit any vſurie, excepting in the caſe of orphanes. Wherefore this argument may alſo be retorted vpon our patrons of vſurie: for ſeeing as they ſay, magiſtrats haue authoritie by their lawes to determine of ciuile contracts; and ſeeing our lawes determine of all vſurie as of a ſinne, allowing none at all as good, but puniſhing it as euill, and not ſo much as permitting any, except in the caſe of orphanes; hereof it is to be inferred, that no vſurie among vs can be practiſed with a good conſcience.

Object. 5. *If letting be lawfull, then vſurie alſo is lawfull, for vſurie*

vſurie is letting of money: but letting is lawfull, therefore vſurie.

Anſwer. To the proſyllogiſme or proofe of the propoſition: I haue before ſufficiently ſhewed that vſurie cannot be cõmitted but in things which are lent to be ſpent; and therefore as they are the ſubject of vſurie, they are not lettable. And as for the propoſition it ſelfe, you haue heard, that although letting in it ſelfe be a lawfull contract, yet vſurie in it ſelfe is ſimply and vtterly vnlawfull. *But why may not money be let as well as other things?* Becauſe none of thoſe reſpects are incident vnto money, for which hire is lawfully required. For firſt, things which may be let haue a fruitfull vſe in themſelues, which a man may let and alienat for a time, reſeruing the propertie to himſelfe; but money and thoſe other things which are the ſubject of vſurie, which conſiſting in quantitie are ſpent in the vſe, haue no fruitfull vſe, which either may be ſeuered from the propertie, or valued apart, as though it might be let or alienated, the propertie reſerued. Secondly, the partie which hireth things that be let, after he hath according to the contract of hiring enjoyed the vſe thereof, he reſtoreth the ſelfe ſame particular which he tooke to hire, being for the moſt part impaired in the vſe. The partie which borroweth money and ſuch other things as conſiſt in quantity, after he hath ſpent the ſame, is not to reſtore the ſame particular which he hath ſpent, impaired in the vſe, but the full value of the principall, with better rather than worſe. Thirdly, he that letteth any thing to hire, as he retaineth the propertie, ſo he beareth the hazard thereof: but it is concontrarie in vſurie: for the money being once lent, the propertie is transferred to the borrower, and with the property the hazard. To omit the coſt and charge which the letter to hire many times is at, with thoſe things which he letteth: wheras the vſurer is at no coſt at all.

There being theſe foure conſiderations, why letting is lawfull, and vſurie vnlawfull, the patrons of vſurie take

take exception againſt the firſt, neglecting the reſt. For (ſay ſome of the moſt learned of them,) *It is but an ignorant obiection which is made out of Ariſtotle, that vſurie is a gaine contrarie to nature, becauſe money begets not money: ſeeing the Scripture condemneth the increaſe of meat as of money.*

Anſwer. Be it ſo, for there is the ſame reaſon of mony and of other things which are ſpent in the vſe. Let the Reader therfore judge whether *Chryſoſtome* and *Ambroſe* which make this objection out of *Ariſtotle*, or he which vſeth this reaſon, were more ignorant: for it were as monſtrous to require gaine for the fruitfull vſe of meat being ſpent in the vſe, beſides the price of the meat it ſelfe, as to require a gaine for the fruitfull vſe of money which is ſpent in the vſe, beſides the full reſtitution of the principall. *Yea but money, though it be not fruitfull in it ſelfe, yet by negotiation it bringeth forth greater increaſe than other things which are let.*

Anſwer. The gaine which is raiſed out of any thing which hath not a fruitfull vſe in it ſelfe but is ſpent in the vſe, is not the fruit of that thing, but of his skill and induſtrie which doth imploy it. *No more haue other things* (ſay they) *no not the earth it ſelfe, without the labour and induſtrie of him that vſeth the ſame.*

Anſwer. We muſt diſtinguiſh betwixt *fructum* and *queſtum*, fruitfull vſe, and gaine. The fruit or fruitfull vſe ariſeth from the nature of the thing it ſelfe, and as the Lawyers ſpeake, *Ex ipſo cuiuſque rei corpore*, and ſuch is the fruit or fruitfull vſe of things that be let, as of cattell, their yong ones, their milke, their wooll, their labour in drawing, and cariage of the earth, both that which groweth within it, as mettals and minerals, &c. and alſo that which groweth vpon it, as hearbes and trees and their fruits. Likewiſe of artificiall things, as of houſes, the commoditie of dwelling, of ſhips, the commoditie of ſailing, &c.

Queſtus, or gaine, is that which ariſeth not out of the nature of the thing it ſelfe, but is gotten by negotiation

or

or making of contracts, as buying and selling, &c. And thus those which haue skill and will be at the paines and charge, may raise a gaine not onely out of those things which haue a fruitfull vse of themselues, as those which buy such commodities to sell them againe vsually do, as horse-coursers, drouers, and other trades men; but also out of such things as are spent in the vse, which as the Lawyers speake, *Non corpore sed quantitate constant*, as victuallers, mony changers, salters, vintners, and such as buy these kinds of commodities to sell them againe, vsually do. Now if things which haue a fruitfull vse in themselues cannot be let in respect of any gaine which may be raised out of the buying and selling of them; much lesse may those things which in themselues are not lettable, because they haue no fruitfull vse, neither are to returne in the same particuler, be let in respect of any gain which may perhaps be raised by the imployment of them in negotiation.

If you say that although things cannot bee let to this vse, because they are not to returne in the same particuler, yet they may be sold to this vse, and in respect thereof may be sold the dearer: I answer, that all commodities are, and indeed ought to be sold cheaper to such as buy to sell them againe, than to others who buy for their own vse; otherwise they which deale by retailing, which is a necessarie trade, should either themselves be continuall loosers, or be forced to enhance the prices of commodities, to the prejudice of the common-wealth. Onely the vsurers who ought to lend freely to those which are in need, do thinke they may put forth their mony and commodities at an higher rate, to those which meane to imploy them vnto gaine; whereby such persons become either banquerups, if their gaine be not great, or oppressors of the common weale, if it be.

But suppose that money hath a fruitfull vse in respect of the gaine which is raised by the imployment of it, yet

to

to whom ought the profit ariſing out of the vſe thereof appertaine? ſurely to him who hauing the property of the money, doth alſo beare the hazard, ſuſtaineth the charge, taketh the paines, vſeth his skill in the imployment of it, that is to ſay, to the borrower: to whom the loſſe alſo if there be any, wholly appertaineth. If you ſay *that by the ſame reaſon the Landlord ought not to receiue any rent for the ground which he letteth*: I anſwer, firſt, that the land hath a fruitfull vſe in it ſelfe, anſwerable to the rent, both without mans helpe, as in medowes, paſtures, woods, and mines, &c. and alſo with, as in arable grounds, wherein the rent is proportionated according to the fruitfulneſſe thereof. Secondly, that the propertie of the ground belongeth to the Landlord, and therefore the profit belongeth partly to him in reſpect of the fruitfull vſe of that which is his, partly to the tenant for his labour and charges. Thirdly, the Landlord beareth the hazard of the ground, not only in reſpect of the title, but alſo in reſpect of calamities, which happening, he is as well to looſe his rent, as the tenant his labour and charges.

Colonus mercedem, ſi qua calamitas acciderit, non debet. l. ex conducto. §. 1. & 7. Dig. lib. 19. tit. 2.

Againe, they alledge two other reaſons, in reſpect whereof they do imagine that money may as well be put to hire as other things: The one is, *the propertie of continuance which it hath, being not ſubiect to be conſumed, as other things, and namely as cattell are*: The other, *becauſe by monty a man may buy any thing which is vſually let*. The former reaſon is to litle purpoſe: for money though it continueth in it ſelfe and is not periſhed, yet it continueth not to him that vſeth it: for to him that vſeth it, it is ſpent; to him that vſeth it not, it is vnprofitable: whereas other things remaine in the vſe, and continue profitable to them which vſe them. The latter I haue anſwered before: for although hire may not be taken for money, yet I doe not deny but that hire may be taken for things which are bought with money, if they bee not ſuch as are ſpent in the vſe: for beſides other reſpects before mentioned, hee that letteth that

which

which he hath bought, he ſtandeth to the hazard of it; but ſo doth not he that putteth forth his money to vſury. Theſe with ſome others which before I refuted when I propounded mine owne arguments, are the chiefe obiections which are made in defence of vſurie. The reſt, which I haue either read or heard, are either of ſmall weight, or altogether impertinent.

Obiect. 6. Of the former ſort are foure other arguments of mine Engliſh author: as firſt, If men may not ſell the dearer for time, then wo-worth to all merchants and occupiers, whoſe vſe is to ſell the dearer for time.

Anſwer. He might as well haue ſaid, If men may not lend vpon vſurie lawfully, then wo-worth to all vſurers, whoſe vſe is to lend for gaine. But (ſay I) the former is true both in this propoſition and in the former, as I haue proued heretofore, and therfore the concluſion of a fearfull woe is to be inferred againſt thoſe, who will notwithſtanding all that which hath bene ſaid, continue ſtill in the practiſe either of open vſurie, or of ſelling dearer for time, which is couert vſurie.

Obiect. 7. Secondly, *Either all contracts of gaine are vſurious, or thoſe onely which are vniuſt and vnequall: but it is abſurd to ſay that all contracts for gaine are vſurious* (and that he proueth valiantly and at large) *therefore thoſe onely are vnlawfull, which are vniuſt and vnequall.* All this I graunt: what then? *And therefore by conſequent vſurie is not vnlawfull.* But how is that conſequence proued? mine author had rather the reader ſhould take it for granted, than put him to proue it: for I haue made it manifeſt before, that all vſurie is vniuſt, vnequall, and vncharitable.

Obiect. 8. Thirdly, *Either men muſt lend vpon vſurie, or elſe let their money lie idle by them: but the latter ought not to be done, therefore the former may.*

To the propoſition I anſwer, That there is no neceſſitie in that disjunction, for men muſt neither lend vpon vſurie, nor yet ſuffer their mony long to lie idle by them, but

but part they are to communicate to the vse of others, according to the rules of charitie and liberalitie: part they are to spend for their owne vse, according to the rules of frugalitie: and the rest they may imploy in some honest contracts, according to the rules of justice and thrift, or good husbandrie.

Fourthly, *To lend vpon vsurie and to borrow vpon vsurie are relatiues, therefore if to lend vpon vsurie be a sinne, it is a sinne to borrow vpon vsurie, and if to borrow vpon vsurie be lawfull, than is it lawfull to lend vpon vsurie.* Obiect. 9.

I deny the consequence, which is grounded vpon a false supposition, that there is alwayes the like reason of relatiues. The same author saith that the vsurer and the poore are as relatiues, therfore by this reason, if it be a sin to be an vsurer, it is a sinne also to be poore. In like sort, the oppressour, and he that is oppressed, the robber, and he that is robbed, are relatiues; but shall we hence conclude, that if to be robbed, or oppressed is not a sinne, therefore it is not a sinne to rob or to oppresse?

To borrow vpon vsurie is lawfull onely vpon necessitie, as I shall shew, but hee that yeeldeth to pay vsurie when he is to borrow vpon necessitie, is oppressed, and therefore be which imposeth vsurie vpon him, is an oppressor. And in this consectarie drawne from relatiues, there is indeed *par ratio* the same, or equiualent reason, on both sides. The borrower vpon vsurie is oppressed, therefore the lender vpon vsurie is an oppressor. And contrariwise.

The rest of the arguments which I find vsed in defence of vsurie are impertinent, seruing to proue the lawfulnes, not of gainefull vsurie, whereof is the question; but either of liberall vsurie, or recompencing vsurie and interest, or of some other lawfull contract.

And first for liberell vsurie. *Equitie requireth that he who hath gained well by the imployment of money borrowed, should allow some part of his gaine to the lender, especially if hee could not well* Obiect. 10.

forbeare his money.

Secondly, *Againe the lender hath holpen thee to thy gaine, therefore thou oughtest to make him partaker thereof.*

Thirdly, *Charitie requireth that he which hath raised great gaine out of my money, should impart some part thereof to me.*

Fourthly, *We must do to others as we desire that others should do to vs. But when others haue gained well by our money, we could be content to be partakers of that gaine.*

Fiftly, *Should a richer man occupie a poorer mans stocke, and gaining well thereby, make him none allowance? should he grow rich with another mans hinderance?*

These reasons prooue that the borrower is bound in thankfulnesse, when hee hath gained well by that which he hath freely borrowed, to impart some portion of his gaine to the lender, especially if without some hinderance to himselfe hee could not forbeare his money so long. From whence this conclusion may be inferred.

That which the borrower ought willingly to giue, the lender may receiue.

The borrower ought willingly to giue some part of his gaine which he hath raised by the money freely borrowed of him who could not well forbeare it:

Therefore the lender may receiue such part of the borrowers gaine, as he doth willingly impart vnto him.

All this I graunt: but hereby the contract of vsurie, wherein is an absolut couenant for the receiuing of the principall with an ouerplus, whether the borrower gaine or loose, is nothing at all justified.

Obiect. 11. The second ranke of impertinent arguments fight for interest or recompencing vsury, of which sort there are in the aforesaid english Treatise, fiue, distinguished by notes of number, that Author (as it seemeth) laboring more for number than for weight of arguments.

First, *Shall the debtor* (saith he) *being an able man, by seeking delayes gaine time after time at his pleasure, to the losse, hurt, and*

trouble

trouble of his creditor, without recompence?

Secondly, *Is it reaſon that a rich man ſhould withhold any mans money againſt his will, and make his priuat gaine thereof?*

Thirdly, *The father in law making delayes for the payment of that portion which he promiſed with his daughter, is to make allowance by way of intereſt to his ſonne in law, who beareth the charge and burden belonging to mariage.*

Fourthly, *When the creditor being diſappointed of his money at the day of payment, is forced himſelfe to take vp ſo much after ten in the hundred, may not he require the ſame to be allowed him of the debtor, through whoſe default he ſuſtaineth that loſſe or hinderance?*

Fiftly, *When the ſuretie is compelled through the debtors default to pay the debt which he vndertooke for him, the debtor is bound to make him recompence, of what loſſe or hinderance hee ſuſtaineth through the debtors default.*

All this I graunt: but gaineful vſurie differeth much, as I haue ſhewed before, from recompencing vſurie or intereſt: for it is great reaſon that he which ſeeketh to be no gainer by loane, ſhould be no looſer. Neither ought any man to be enriched with another mans loſſe. But whoſoeuer hath bene the effectuall cauſe of the creditors loſſe or hinderance, he ought, if he be able, to make him recompence.

Sixtly, To theſe another reaſon may be added, which is the onely argument grounded vpon the Scriptures, which I find in one learned patron of vſurie. *There is the like reaſon of ceaſsing from labour, and forbearing of money: but he that cauſeth a man to ceaſſe from his labour, is to make him recompence according to the law, Exod. 21.19. therefore he which cauſeth another man to forbeare his money, is to make him recompence according to the time of forbearance.* Exod. 21.19.

I anſwer, firſt, that there is not the like reaſon, betwixt a mans labour, and the vſe of money: A mans labour being lettable, and yeelding to the labourer, if he worketh, certaine wages. Secondly, although there were the like reaſon betwixt them, yet nothing could bee prooued

hence, but the lawfulnesse of interest or recompencing vsurie: For the law speaketh not of allowance to bee made for a mans voluntarie ceasing from his worke, but when he ceasseth against his will, hauing beene smitten and wounded by another man, so that he cannot worke; in this case the smiter is to make him recompence for the losse of his time and ceasing from his labour. In like case allowance is not to be made for voluntarie forbearing or lending of money: but when the creditor forbeareth it against his will, to his losse and hinderance, through the debtors default; the debtor hauing bene by his delay the effectuall cause of the creditors losse, is to make him recompence.

7 Lastly, *He which hauing bought wares maketh default of payment, is by the ciuile law to pay vsurie to the seller, from whom the price is detained against his will to his losse and hinderance.*

Answer. I deny not but that if the price were equall, the like allowance is to be made in this case, as after delay in that which is borrowed: but this allowance is not gainefull vsurie, but recompencing vsurie or interest.

Obiect. 12. There is another sort of impertinent arguments, which serue to proue the lawfulnesse, not of vsurie, but of the contracts. As first of the gainefull contracts of negotiation and traffique, in buying and selling: for some haue a conceit, that if any contracts of gaine be lawfull, vsurie (which they like so wel) cannot be vnlawfull. And to this purpose the author of the English Treatise proueth, first, that merchandise is lawfull, by the description of the vertuous, godly, and wise woman, *Prou.* 31. 18. 24.

Secondly, That buying of rents and lands is lawfull.

Thirdly, That the gaine of drouers and grasiers is warrantable: from all which, as so many arguments, he would haue vs inferre, that therefore vsurie is lawfull. But vnlesse he can proue that men may as well lend for gaine, as buy and sell for gaine (which I haue before disproued) these arguments are to little purpose.

Secondly,

Secondly, He alledgeth the lawfulneſſe of the ciuile lending, whereby a man lendeth expecting the like courteſie againe: as for example, When a man lendeth where he hopeth to borrow as much another time; when a miller lendeth money to a baker, to the end he may grind at his mill; when a ſcriuener lendeth mony to a gentleman, to the end that hee ſhould haue his writings made with him, &c. But although this ciuile lending with expectation of the like courteſie, be not ſo commendable as the Chriſtian and charitable lending, which is without reſpect of our owne good or profit, euen as the inuiting of our able friends is not ſo laudable as the feaſting of the poore and helpeleſſe, yet is it lawfull, ſo long as the courteſie expected is not valuable by money, or ſuch as is commonly and lawfully bought and ſold for money. Such is the courteſie of lending expected from them of whom we borrow, the courteſie of their cuſtome in frequenting our ſhops to buy our wares, or to haue their worke done with vs, and ſuch like. Howbeit if we couenant with the borrower for theſe courteſies, they may be clokes of vſurie: as if I bind him to lend who will be more like to borrow, & more willing to pay vſurie for the former loane, than to lend as much more (which hath bene a practiſe of ſome diſſembling vſurers:) or if I require his cuſtome, with this purpoſe, to make him pay the more for my worke or ware, becauſe he is in my danger, or beholden to me. Otherwiſe, if he haue a peni-worth for his peny, and be as well dealt with as others that are no way beholden to vs, euen by the naturall obligation which bindeth all men to thankfulnes, he is bound to ſhew that courteſie to thoſe who haue well deſerued of him, rather than to others.

And theſe are the arguments which are brought for vſurie, which alſo I would deſire the Chriſtian reader to compare with thoſe which haue bene brought againſt it. Now we are to deſcend to their teſtimonies, which are

partly the publicke allowance of lawes in these dayes, and common practise of most rich men in all Christendome, partly the priuat judgements of diuerse learned and reuerent men of this age.

Of the lawes I haue spoken before: that none allow vsurie; though some with certaine restraints doe permit and tollerat it as an euill thing, for the auoiding of greater mischiefe. The commen practise of rich men doth not proue vsurie to be lawfull, but themselues to be couetous and void of charitie. As for the judgements of godly learned men: I answer, That none such do allow that vsurie which is practised in the world, or if any do, I oppose to them the judgements of many more worthie and learned men in this age, the testimonies of all the learned in former ages, both Christian and heathen, the censures of Councels, the authoritie of the word of God.

Now if the conscience of any be not clearly conuicted by the euidence of truth, which I haue deliuered concerning the vnlawfulnesse of vsurie, I will for their sakes add a further consideration; whereby it shall appeare, that although we were not sure that vsurie is vnlawfull, yet it cannot be practised with a good conscience. First, becauſe it cannot be done in faith, that is to say, in a sound
Rom. 14. 23. persuasion out of the word of God, that it is lawfull: and whatsoeuer is not of faith is sinne. Wherefore, if thou doest but doubt of the lawfulnesse of vsurie, thou art to abstaine from it, being well assured, that this is the safer course, for men are not to doe that which they doubt of, but euer in doubtfull things they must chuse the safer way. But it is to be feared, that many vsurers do not only doubt of the lawfulnesse of vsurie, but euen in their own consciences condemne it, and yet against their conscience doe practise it: for they had rather be vsurers than seeme so. Yea they account it a reproch to be called an vsurer: and although they practise the thing, yet they

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auoid the name, and in ſtead of vſurie vſe theſe names, vſe, vſance, conſideration, intereſt: and as they auoid the name, ſo many times they cloke the thing it ſelfe with diuerſe other pretences, as hath beene ſhewed.

Againe, vſurie is a very odious thing and of ill report: the very heathen by the light of nature deteſt it. *Tully* ſayth, ſuch gaines are to be miſliked which are odious, as namely that of vſurers. *Columella* ſayth, That vſurie is odious euen to thoſe whom it ſeemeth to helpe. *Ariſtotle* ſaith, it is hated moſt worthily: for as *Plautus* well ſaith, There is no worſe kind of men this day, or that deale with leſſe right, than the vſurers. *Alexander ab Alexandro* reporteth in deteſtation of vſurie, that very many nations did ſo abhorre it, that whereas they puniſhed a theefe twofold, they puniſhed an vſurer fourefold. As for Chriſtians, vſurie in auntient time was ſo odious among them, that if any were but ſuſpected to be an vſurer, his houſe was counted the houſe of the diuell, no neighbour would fetch fire at his houſe, or haue any thing to doe with him, children would point at him in the ſtreets: yea, by the laws of Chriſtians they are diffamed perſons. The ſcriptures as you haue heard, cenſure vſurie as an abhomination, that is, as a ſinne to be abhorred. And *Pſal.* 109.11. the holy ghoſt vſeth this interpretation againſt the wicked: *Let the exactour* (meaning thereby the vſurer, as all tranſlations almoſt beſides ſome Engliſh doe read) *enſnare all that he hath.* Whereby it may be gathered, both that to be an vſurer is an odious thing, and that it is a curſe to fall into his ſnare.

De off. lib. 1.
De re ruſtica. lib. 1.
Polit. 1.
Moffellar.
Nullum ædipol hodie genus hominũ eſt terrius, Nec minus bonũ cum iure quam Daniſticium.
Lib. 1. cap. 7.
Vide Centur. 12. cap. 4. inter peccata 7. præcepti.
See D. Wilſon. fol. 136. b.
7 Sheb.

Now the Scriptures teach vs, that we ſhould doe ſuch things as are honeſt and of good report, prouiding for honeſt things not onely before God, but alſo before men, abſtaining from all ſhewes of euill.

Phil. 4. 8.
Rom. 12. 17.
1. Theſſ. 5. 22.

Seeing therefore vſurie is and alwayes hath beene a thing ſo odious and of ſo bad report, no Chriſtian can practiſe it with a good conſcience.

And thus I hope this queſtion of vſurie is ſufficiently decided.

Now let vs conſider what vſe this doctrine affordeth; which briefely is thus much: that ſeeing vſurie is ſo deteſtable a ſinne, as hath beene ſhewed, we ſhould therefore take great heed, that we be not guiltie thereof, either as principals or as acceſſaries.

The former vſe concerneth either thoſe who haue not as yet beene attainted with this ſinne, or thoſe that haue practiſed it. Thoſe who haue not defiled themſelues with this vnjuſt gaine, are taught to confirme their reſolution of abſtaining from vſurie, and the rather, ſeeing the holy ghoſt in this place maketh it a note of a ſound Chriſtian and citiſen of heauen.

As for thoſe who haue practiſed this ſinne, their dutie is to repent thereof, whereunto they may be mooued by this argument: Thoſe that ſhall dwell in the mountaine Gods holineſſe, are ſuch as doe not put forth their money to vſurie. Thou (ſay I to him that is an vſurer) putteſt forth thy money to vſurie, therefore thou ſhalt not dwell in the mountaine of Gods holineſſe, namely, vnleſſe thou repent. And againe *Ezech.* 18, He that putteth foorth to vſurie and taketh increaſe, he ſhall not liue, but die the death, *viz.* vnleſſe he repent and turne from his wickedneſſe: for that condition is to be vnderſtood by warrant of the Lords owne expoſition, *Ezech.* 35. 14, 15, When I ſhall ſay to the wicked (as he ſayth to the vſurer, *chap.* 18. 13) Thou ſhalt die the death: if he turne from his ſinne, and doe that which is lawfull and right, to wit, if the wicked reſtore the pledge and giue againe that he had robbed, and walke in the ſtatutes of life without committing iniquitie, he ſhall ſurely liue and not die.

Now vnto repentance, beſides the inward loathing of the ſinne and ſorrow conceiued for it, is required (as that teſtimonie out of *Ezech.* 33. 14, 15, plainely ſheweth) both a deſiſting from the practiſe of vſurie, and a reſtitution of

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that which hath beene gotten by vſurie with the harme of others. For the firſt: it is the expreſſe commaundement of God by the Apoſtle, *Eph.* 4. 28, Let him that ſtole, ſteale no more: and by *Nehemiah* more particularly in this caſe of vſurie, *chap.* 5.10, *Let vs ceaſe from this burthen*, meaning vſurie: forſaking of ſinne accompanieth forgiuing of ſinne: *He that confeſſeth his ſinne and forſaketh it, ſhall haue mercie*, *Prou.* 28.13. Neither may we thinke that God remitteth thoſe ſinnes, which we our ſelues retaine. But this point needeth no proofe. If vſurie be a ſinne, and we guiltie of it, our conſcience telling vs that it is a ſinne, we cannot be ſaued, except this ſinne be forgiuen vs; and it will neuer be forgiuen of God, vnleſſe alſo it be forſaken of vs. Now vpon this forſaking of ſinne, will follow the ſecond dutie of repentance, namely reſtitution, as a neceſſarie conſequent thereof. Which reſtitution whoſoeuer maketh not, being able to reſtore, he neither hath vnfained repentance for this ſinne, nor any ſound aſſurance of the forgiueneſſe thereof. He hath not repentance: for he doth not forſake the ſinne of theft and vſurie, that continueth in it; and he continueth therein, that doth not make reſtitution. For ſo oft as a man remembreth, that whatſoeuer he hath vnjuſtly gotten by vſurie or any other kind of theft, to the damnifying of others, is not his owne, but theirs whom he hath wronged, and yet refuſeth (being able) to reſtore the ſame, ſo often he committeth theft. Therefore *Auguſtine* ſayth, That men doe repent indeed, but counterfeit repentance, if when they are able to reſtore other mens goods, wherein they haue offended, they doe not reſtore them. *Zacheus* ſo ſoone as he repented him of his former life, promiſed reſtitution. *Iudas* hauing not true repentance, but onely a remorſe for his ſinne, not μετάνοια but μεταμέλεια, reſtored the thirtie pieces of money, for which he had betrayed his maſter.

Si res aliena propter quam peccatum eſt, cum reddi poſsit non redditur, non agitur pœnitentia, ſed fingitur.
Luke 19.8.
Mat. 27.3.

But as he hath not repentance that maketh not reſtitution, if he be able, ſo neither hath he any ſound aſſurance

rance of remiſsion. It is a true ſaying of *Auguſtine*, *Non remitti peccatum, niſi reſtituatur ablatum*, That the ſinne is not remitted, vnleſſe that which hath been vnjuſtly taken, be reſtored, namely, if the partie be able to reſtore: for whiles a man continueth in a ſinne, he cannot beleeue the forgiueneſſe thereof; and he continueth therein, vntill he make reſtitution. To reſtore, is to ceaſe from doing wrong, therefore he that will not reſtore, doth not ceaſe from the wrong.

Epiſt. 54. ad Macedon.

But it is further to be conſidered, to whom and when this reſtitution is to be made, and how farre foorth. To whom? Surely to him that hath ſuſtained loſſe or harme thereby, *Leuit.6.5. Num.5.7,8*, that is, either to the vſe of the debtour if he hath beene bitten, or to publicke and godly vſes, if the commonwealth hath been endamaged.

When? So ſoone as thou deſireſt remiſsion of thy ſin, and reconciliation with God. For ſo the Lord hath expreſſely commaunded, *Num.5.6,7,8. Leuit.6.2,3,4,5,6,7, viz.* that firſt the ſinne muſt be confeſſed to God: ſecondly, reſtitution is to be made to the partie offended the ſame day that thou ſeekeſt reconciliation with God, if not before: and thirdly, a ſacrifice was to be offred, &c. the equitie whereof remaineth vnto vs; that in the third place we ſhould call vpon God for the forgiueneſſe of our ſinne, deſiring him for and by the ſufficient ſacrifice of Chriſt (which was prefigured by the ſacrifices of the law) to forgiue our ſinne. Many will ſeeme to ſeeke reconciliation with God, but neuer thinke of making amends to their brother offended. But our Sauiour Chriſt teacheth vs another leſſon, *Matth.5.23,24.* For whereas the prieſts and Phariſies taught (as the Papiſts doe now adayes) that the ſinnes of the people were expiated by thoſe oblations, whereof they themſelues had the profit. Our Sauiour Chriſt therefore affirmeth, That no man is reconciled vnto God, or that his oblation is acceptable vnto him, that ſeeketh not to ſatisfie his brother offended.

ded. If therefore (ſayth he) thou bringeſt thy gift, that is, thy peace offering, whereby thou ſeekeſt reconciliation with God, and there remembreſt that thy brother hath ought againſt thee, that is, that thou haſt offended him and not made him amends, leaue thy gift there, and goe and firſt be reconciled to thy brother, and then come and offer thy gift.

How farre forth is this reſtitution to be made, that is, of what vſurie, and of how much? Not of mentall vſurie, where gaine for loane is intended only and expected: For howſoeuer that intent corrupteth the act of lending, yet it polluteth not the free gift of the borrower, which is voluntarily giuen in teſtimonie of thankfulneſſe. And therefore it bindeth not the lender to reſtitution to bee made to the neighbour whom he hath not wronged, but to repentance towards God.

For the quantitie: ſo much at the leaſt is to be reſtored as hath beene gotten by vſurie with the harme of others: or if the offendour be not able to reſtore ſo much, yet he muſt reſtore ſo much as he is able. The Lord in his law commandeth, that the offender ſhould reſtore the whole ſumme, and alſo adde a fift part vnto it, *Leuit.* 6.5. *Num.* 5.7. And *Zachæus*, to teſtifie his repentance, promiſeth foure- Luke 19.8.
fold: that thoſe men may know how farre they be from true repentance, who will reſtore nothing at all.

I am the briefer in this matter, becauſe this doctrine of reſtitution is not peculiar to vſurie, but generally belongeth to all ſorts of vnjuſt getting. If therefore any ſhall thinke or ſay, *Durus eſt hic ſermo*, This is a hard or harſh doctrine, which is not ſo eſteemed in reſpect of other kinds of theft: I anſwere, the harder this doctrine ſeemeth to vſurers than to other theeues and robbers, the more deſperat is their eſtate than of others. And this may be another argument to aggrauat the grieuouſneſſe of this ſin, That wheras other theeues and robbers, if once they be diſcouered, acknowledge their fault, and are willing to make

make restitution, vsurers though conuinced of this sinne, yet stand in defence thereof, and thinke not themselues bound to make restitution.

But as we may not be guiltie of this sinne as principals, so neither as accessaries. For they are worthie of death not onely that commit sinne, but also that consent thereunto, *Rom.* 1.32. And this lesson concerneth either brokers or borrowers vpon vsurie.

As touching brokers, there is no question, but if vsurie in it selfe be vnlawfull, then the practise of brokers and scriueners, which are factors for vsurers, as spies for theeues, is also vnlawfull and wicked: not onely because they helpe the vsurer to rob his neighbour, and contriue the bargaine betwixt him and the debtour: but also because they haue many shifts and deuices to wring from the borrower a fee for themselues, as it were for their brocage, besides the vsurie which is to be allowed to the creditour.

But the greatest controuersie is concerning borrowers vpon vsurie: for some doe hold, that all borrowing vpon vsurie is generally and simply lawfull, affirming that the borrower vpon vsurie neuer offendeth: others contrariwise doe hold all borrowing vpon vsurie to be generally and simply vnlawfull, as well as lending vpon vsurie: others againe do hold, that borrowing vpon vsurie is neither generally lawfull nor generally vnlawfull, but in some cases lawfull, and in some other vnlawfull; which assertion holding the meane, seemeth to bee true rather than either of the other, which run into contrarie extremities. The cases therefore are to be distinguished.

Rainerius Pantheolog. tit. de vsur. cap. 2.

1. For first men borrow vpon vsurie, either for necessitie, and so vnwillingly: or without necessitie, and so willingly. For necessitie, when a man (who is not to beg) must needs borrow for the supply of his want, and cannot borrow freely: For men who are able to repay, are not to beg or craue; and those who shall not in their owne

owne opinion be able to repay, they are not to borrow: for borrowing implieth a promiſe of repaying, which promiſe a man ought not to make, vnleſſe in his own purpoſe and perſuaſion he ſhall be both willing and able to performe it: for there is no neceſsitie of ſinning, no outward inconuenience being ſo great, as to ſinne. The firſt thing then required in borrowing vpon neceſsitie, is, that the partie which borroweth ſhall be in his owne perſuaſion able to repay.

The ſecond, that he be in preſent want, in reſpect of the neceſsitie either of nature, perſon, or ſtate. Of nature, as when a man wanteth food or apparrell: of perſon, as when a man wanteth neceſſaries for his familie & charge depending on him: of ſtate, as when a man wanteth preſent meanes for the maintenance of his credit and eſtate in that calling wherein God hath placed him; and conſequently, for auoiding of diſcredit, or of ſome notable impairing of his eſtate.

The third, that it be not a ſleight, but an vrgent neceſsitie.

The fourth, that the partie who is to borrow, haue no preſent meanes of his owne to ſupply his want. For he that hath meanes of his owne to ſupply his need, though it be by ſelling of any thing which he may ſpare, hath no vrgent neceſsitie to cauſe him to borrow.

The fift and laſt is, that being by vrgent neceſsitie forced to borrow, he cannot borrow freely: and therefore for auoiding of a greater inconuenience, is faine to yeeld to a loſſe.

Without neceſsitie men do borrow vpon vſurie, when there is no neceſsitie that they ſhould borrow; either firſt becauſe they cannot borrow without ſinne, as when they cannot perſuade themſelues that they ſhall be able to repay: or ſecondly, becauſe they be not in want, and therefore borrow not for need, but either for pride, for ryot, or for couetouſneſſe: for the ſatisfying of any wherof, there

is

is no necessitie: or thirdly, because it is no vrgent but a sleight necessitie, which may easily be either auoided or vndergone: or fourthly, because they haue present means of their owne, whereby their want may better be supplied: or fiftly and lastly, when they may (if they will be so much beholden to others) borrow freely.

2. The second distinction, which after a sort is implied in the former, is, that men borrow either for good and lawfull causes, or for bad and vnlawfull purposes. For there is no necessitie of borrowing for wicked and sinfull respects.

3. The third, that vsurie is either offered by the borrower, or imposed by the lender. And that it is offered either at the first, or after the lenders plaine deniall or pretended excuses.

4. The fourth, that men borrow vpon vsurie, either with assurance of future means to heale the biting of vsurie without the injurie of others, or impouerishing of themselues, or without any such assurance.

5. The fift, that the necessitie whereupon men borrow, is either contracted and drawne vpon themselues by their own default: or else it is a blameless necessitie.

By helpe of these distinctions it will not be hard to cleare this controuersie, which otherwise is very intricat. For hereby it wil appeare, that neither all borrowing vpon vsurie is to be allowed, nor all generally to be condemned.

For against the former assertion, which alloweth all borrowing vpon vsurie, we are to hold, that the borrower vpon vsurie offendeth either first, when he borroweth without necessitie; or secondly, to ill purposes; or thirdly, when he inducеth the lender to lend vpon vsurie; or fourthly, when in respect either of the time to come he shall not haue meanes to cure the wound which vsurie hath made, without doing wrong to others, or impouerishing himselfe; or fiftly of the time past, when as through

through his owne former default he hath brought himſelfe into this neceſsitie. For although his neceſsity when he is once in it, may excuſe his borrowing, being rightly qualified according to the foure former diſtinctions, yet his fault in drawing vpon himſelfe wilfully or negligently this neceſsitie, cannot be excuſed.

But theſe fiue points need further explication. Firſt therefore I ſay the borrower offendeth, who borroweth vpon vſurie without neceſsitie in any of thoſe fiue reſpects before mentioned, that is, if either he find himſelfe vnlike to repay that which he borroweth, or if he be not in want, or if his neceſsitie be not vrgent, or becauſe he hath ſufficient meanes of his owne, or if he might borrow freely if he would.

For as touching the firſt: On thoſe who haue no good hope or aſſurance that they ſhall be able to repay, the Lord hath not laid a neceſsitie to borrow, and much leſſe vpon vſurie, but to ſeeke releefe by other lawfull meanes: for although the vſurer deſerue to be deceiued, and by the auncient lawes of this land, it hath bene decreed that it ſhould be no fault to deceiue an vſurer; to which purpoſe *Plato* prouided alſo by law, that it ſhould be lawfull for the debtour when the creditor hath lent vpon vſurie, to pay neither the vſurie nor the det: yet I do not ſee how a man can with a good cõſcience borrow, & in borrowing promiſe the repayment of that which he purpoſeth not to repay, eſpecially ſeeing the holy Ghoſt maketh it a note of the wicked, to borrow that which they neuer meane to reſtore.

5. *de Legib.* μηδὲ δανείζειν ὅστις τύχῃ ὡς ἔξον, μὴ ἀποδιδόναι τὸ παράπαν τὸ δανισαμένῳ, μήτε τόκου μήτε κεφαλαίου. Pſal. 37. 21.

As touching the ſecond and third: they offend as acceſſarie to the ſinne of the vſurer, who borrow vpon vſurie without neceſsitie, yea without vrgent neceſsitie: for ſuch, hauing no vrgent neceſsitie to compel them to borrow, do willingly borrow vpon vſurie, and voluntarily conſent to the vſurers ſinne. Now this is the ſentence of the holy Ghoſt, that they are worthie of death, not onely

who commit sinne themselues, but also willingly consent to the sinne of others, *Rom.* 1: and therefore he hath giuen vs in charge, to haue no fellowship with the vnfruitfull workes of darkenesse, but rather to reprooue them, *Ephesians.* 5.

Rom. 1. 32.

Eph. 5. 11.

Such are they who borrow not for any great need, but for pride, riot, or couetousnesse.

For pride and ostentation: as those who desiring to seeme better and wealthier than they are, refuse to containe themselues within the compasse of their calling and estate, but desiring to beare an higher saile in respect of their diet, apparell, familie and port, take vp money vpon vsurie: but such persons sinne, first, in respect of the vsurer, to whose sinne they make themselues accessarie; seeing there is no necessitie why their pride and vanitie should be satisfied. Secondly, in respect of themselues, offending against the rules of frugalitie and thrift: for whiles they desire to seeme rich, they become poore, vsurie conuerting their substance into debt.

For riot: as those who being addicted to gaming or to other pleasures, as whoredome, drunkennesse, belly-cheare, and such like, take vp money vpon vsurie, that there may not want matter either to maintaine their gaming, or nourish their pleasures; for such men, so they may haue present money to satisfie their lust, they care not vpon what conditions they procure it. But as these are of all borrowers vpon vsurie the most foolish, so those which lend vnto them to these vses, are of all vsurers the most wicked; and either of them is accessarie to the others sinne. The riotous person to the sinne of the vsurer, wherunto he voluntarily and without any necessitie consenteth at the least, if also he doe not mooue and induce the lender thereunto. The vsurer not only to the borrowers riot, whereunto he affoordeth matter, but also to his vtter vndoing, which he furthereth not onely as an accessarie, but as a principall also.

Wherefore

Wherefore these two sorts of men, I meane the proud and riotous persons, they are to be dissuaded from their sinne by this argument among many others, That besides their owne sinnes, which are too heauy for them to beare, they make themselues accessarie to the sin of the vsurer. For as *Plutarch* sayth well, ἡ γὰρ τρυφὴ δανειστὰς ἐποίησεν, delicacie, riot, and excesse hath set vp vsurers. For if these men would liue soberly and frugally according to their calling and estate, and would cut out their garment (as we say) according to their cloth, they should not need to flie to the vsurer. Wherefore as others when they be in the vsurers danger, flie to sanctuaries; so to preuent this danger, the best course for these men were, to make vnto themselues a sanctuarie of frugalitie, as *Plutarch* speaketh.

Lastly for couetousnesse, as those which seeke to enrich themselues by borrowing vpon vsury. And this their couetousnesse, for which they borrow, is commonly joyned either with oppression and hard dealing, or with hypocrisie and dissembling, or with deceit and cousenage. Some therefore borrow for couetousnesse joyned with oppression and hard dealing: and of this kind there be diuerse sorts. First, those who borrow money vpon moderat vsurie, that they may put it forth againe vpon griping vsurie: a generation of men not so much to be confuted by a minister, as punished by the magistrat. Secondly, such tradesmen as hauing set downe with themselues, that *they will be rich*; and being therefore not content to traffique with their own stocke, to the intent they may compasse great matters, and perhaps that they may play the engrossers, they take vp money vpon vsurie: But these men offend, first, in maintaining the vsurer, and consenting to his sinne; secondly, by making the buyers pay their vsurie; thirdly, by inhaunsing the prices of such commodities as they sell, as before hath beene shewed. But as these men consent to the sinne of the vsurer, so is the vsurer also accessarie to their oppression of the buyer; 1. Tim. 6. 9.

and both of them conspire to the robbing of the commonwealth.

Thirdly, those which borrow money on vsurie to purchase lands or houses: for besides that they offend in maintaining the vsurer and consenting to his sinne, in buying lands with money borrowed vpon vsurie, either they ouerreach the seller, taking aduantage of his want, or by racking of their rents, make their tennant pay the vsury; or themselues must liue by the losse, if buying lands after twentie yeares purchase, and so receiuing after fiue in the hundred, themselues doe pay after ten in the hundred; or else they must abate so much of their hospitalitie and housekeeping to the hurt of the poore, and perhaps betake themselues to some corner in a citie, where they may liue priuatly and obscurely, as if they were born only for themselues.

Againe, there are which borrow for couetousnesse, joyned with hypocrisie and dissembling: as those which being indeed rich, doe borrow vpon vsurie, that they may seeme poore, and seeming poore, may auoid the communication of their goods, either to the publicke vse of the Church, as in contributions, or of the commonweale, as in subsidies and taxes, or to the priuat necessities of their brethren. Would you borrow of them? alas, their estate is such, as that themselues are faine to borrow, and that vpon vsurie. Thus besides their wilfull communicating with the vsurer in his sinne, they offend through couetousnesse and hypocrisie.

But the most wicked sort of borrowers are those which borrow for couetousnesse, joyned with deceit and couse-nage. A generation of men in these dayes, who neuer minding to repay, borrow, or otherwise take vp on trust, they care not how much, nor vpon what conditions; and when their credit will extend no further, they become voluntarie bankrupts; and by that meanes forcing their creditors to take a third or fourth part of their debt, they

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enrich themſelues with other mens goods: the moſt vile and baſeſt couſenage that euer was practiſed. And thus we haue heard the three firſt caſes, wherein men borrow without neceſsitie.

The fourth is, when men haue ſufficient and conuenient meanes of their owne to ſupply their want. And I call thoſe conuenient meanes, in this caſe ſpeaking by compariſon, which would not bring a loſſe vpon vs much greater than the biting of vſurie. For whiles a man hath meanes of his owne, he ought not to borrow of others, and much leſſe vpon vſurie. Wherefore *Plato* would haue it prouided by law, That no man ſhould fetch water from his neighbours well, vntill himſelfe had digged vnto the potters earth. The Scripture alwayes ſpeaking of loane, preſuppoſeth the borrowers want. Why therefore doeſt thou goe to the vſurer, ſeeing thou haſt in thine owne ſtore a remedie againſt thy neceſsitie? thou haſt plate or other ſtuffe which thou mayeſt ſpare, yea thou haſt ſome lands, which thou mighteſt better ſell than borrow vpon vſurie. Againe conſider, that to be in ſtate to borrow, it is a croſſe, but to borrow vpon vſurie, and ſo to fall into the vſurers nets, it is a curſe, which we ſhould not be haſtie to draw vpon vs, vnleſſe it be for auoiding of that which is a greater curſe. Deut.28.12. & 44.& 15.6. Pſal.109.11.

The fift and laſt caſe is, when men borrow vpon vſurie, who might if they would borrow freely. *Yea, but I had rather* (ſayth one) *giue ten in the hundred, than make my ſelfe ſo much beholden to any man.* Why, but thou profeſſeſt thy ſelfe when thou borroweſt, much beholden to the vſurer, and ſo art, vnleſſe thou diſſembleſt; and wilt thou be beholden to him rather than to thy friend? or if thou wilt be no more beholden to thy friend than to him, why maieſt thou not giue to him voluntarily as much one way or other, as thou wouldeſt to the vſurer vpon couenant? But this euidently ſheweth, that thou chuſeſt rather to giue another man occaſion of ſinning by the practiſe of

vsurie, than to giue thy friend occasion of well doing by exercising his liberalitie: and therefore canst not by any meanes excuse thy selfe from a wilfull consenting to the vsurers sinne. Neither mayest thou hope to bee exempted from partaking in the vsurers punishment, if thou wilt be partner in his offence. Thus then he offendeth who borroweth vpon vsurie without necessitie: and that offence reacheth also to those, who without necessitie borrow vpon vsurie, though not directly, when as they taking vp of wares vpon trust, doe pay the dearer for the time.

The second point wherein a borrower vpon vsurie may offend, is, when as he taketh vp money to ill purposes: as when he borroweth to maintaine his vnlawfull gaming, to nourish his vnhonest pleasures, to execute his couetous designes, &c. for if it be not lawfull to doe ill that good may come thereof; much more is it vnlawfull to doe ill, that euill may come thereof. And therefore he which borroweth for any ill purpose, he sinneth not onely in borrowing as an accessarie to the vsurers sinne (accessarie, I say, because he willingly consenteth thereto; and he consenteth willingly, because there is no true necessitie of borrowing to an ill purpose) but also he sinneth in that for which he borroweth: and besides the vsurers sinne to which he is accessarie, he addeth another of his owne, wherein he is principall.

Rom. 3. 8.

The third thing wherein the borrower vpon vsury may sin, is, if he induce the lender to lend vpon vsurie, who either would haue lent freely, if it were needfull, or if it were not needfull, would not haue lent at all: for he which inducеth another into any sin, which otherwise he were not willing to haue committed, seemeth of the two to sin the more fearefully: as the serpent which tempted *Eue*, and as *Iezabell* who prouoked *Achab*. But that it may appeare, when the borrower inducеth the lender to vsury, & when not, we are to remember the third distinction before mentioned.

tioned. For it is one thing for the borrower to offer vſurie of his owne accord, and another to yeeld vnto it vpon neceſsitie, being impoſed by the lender: for he that doth onely yeeld to vſurie vpon neceſsitie, being impoſed on him by the lender, cannot truly be ſaid either to induce the lender vnto vſurie, or willingly to conſent thereto. Againe, there is difference to be made, whether a man that would borrow, offer vſurie at the firſt motion of borrowing, or after the other parties refuſall whom he deſireth to lend: For ſeeing in a caſe of vrgent neceſſitie, it is a greater ſinne for him that is of abilitie not to lend at all, than not to lend freely; therefore he who being in vrgent neceſsitie, intreateth an able man who hath refuſed to lend at all, that he would lend though it be vpon vſurie, cannot truly be ſaid, either to induce him into ſin, or willingly to conſent thereto: for he doth not induce the lender into ſinne, when onely he intreateth him to auoid the greater ſinne; neither doth he willingly conſent to that, which he maketh choiſe of onely as the leſſe euill. As for example, a man being diſeaſed with ſome dangerous ſickneſſe, commeth to a Phiſition to be cured, promiſing an equall reward: the Phiſition refuſeth to meddle with him; the partie being in this extremitie, offereth the Phiſition ten times the value of his cure, ſo he will not refuſe to heale him: to refuſe the cure altogether, is in a caſe of extremitie, the greater ſinne in the Phiſition; this therefore the ſicke partie deſireth him to auoid: to pay an vnreaſonable fee, is a leſſe euill to himſelfe, and therefore that he maketh choiſe of. Suppoſe a man vpon the way to faile vnder his burthen, or to bee in any other diſtreſſe (as wee are ſubject to many caſualties) nay, ſuppoſe a mans horſe or cart to be ouerthrowne, and himſelfe not able to relieue himſelfe or his cattell; therefore another able man paſsing by, who both could and ought to ſuccour him in this caſe, he intreateth his helpe: the partie churliſhly refuſing

his aid, he offereth him that which is tenne times more worth than his labour, so that he would not refuse to helpe him in his need. In like case, a man being in great need, and readie to faile vnder the burthen of his present want, commeth to an able man, who both could and ought to relieue him, and intreateth him to lend him twentie pounds: the partie vnchristianly refusing, hee sayth, Sir, if you will lend me this money in my need, I will make you allowance according to the statute. Why this borrower should be accessarie to the sinne of vsurie, and not the other distressed persons accessary to the sinne of oppression and extortion, as indeed they are not, I cannot conceiue. But if at the first motion thou offerest vsurie to the lender, thou inducest him vnto vsurie: and whatsoeuer thy case be, thou art accessarie to his sinne. But you will say, he is a knowne vsurer: of whom if I do but aske to borrow freely, I shall be sure not to borrow at all. *Answer.* Thou knowest not how God may moue and incline his heart to thee: and it may be, that if not in regard of thy need, yet in regard of thy friendship, or thy friends, or some other respect, he will not reject thee. Why but he is a notorious vsurer alreadie, and therefore my motion will not induce him to be an vsurer. Distinguish betwixt the habit and the act: though thou doest not induce him to be an vsurer, yet thou inducest him to commit an act of vsurie: euen as a whoremonger alluring a common harlot to follie, though he doe not induce her to be a whore, for that she is alreadie, yet hee induceth her to the actuall committing of whoredome.

The fourth case, wherein borrowers vpon vsurie may offend, is, when they haue no good assurance of any future meanes to repaire the losse which vsurie inflicteth, without either the damnifying of others, or impouerishing of themselues. In respect of others therefore they offend, when as they purpose to make other men pay their vsurie: As he which borroweth money vpon vsurie,

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with purpose to put it forth at an higher rate, or that buyeth wares either vpon trust, and so payeth the more, or with money borrowed vpon vsurie, with purpose to pitch his prices so, as that he will gaine sufficient both for himselfe and the vsurer too, and thus becommeth an hurtfull member to the commonweale: or buyeth lands with money borrowed vpon vsurie, meaning so to racke his rents, as that his poore tennants must pay his vsurie, and so becommeth an oppressor of others.

In respect of themselues, they offend when as they know no good meanes to cure the wound which the biting of vsurie will make: but first borrow of one, and then to satisfie him, of another, and so of a third, &c. the debt in euery change of the creditour being increased one tenth part, vntill at length vsurie hath consumed their whole estate. Vnlesse therfore thy commings in do so much exceed thy expences as thy vsurie commeth to, assure thy selfe, the longer thou borrowest vpon vsurie, the more will be thy want. Neither mayest thou thinke, by changing thy vsurious creditors to better thine estate: for it fareth with such a man as with him who sticketh deepe in the myre and clay, who lifting vp the one leg, in hope to get out, thrusteth the other the deeper in, and then to get out that, shifteth to the other, but the oftener he shifteth, the deeper he plungeth himselfe: or, that I may vse *Plutarch* his similitude, it happeneth to them who change their creditours, as to a man, which being fallen into the dirt, turneth himselfe vp and downe; for the more he turneth, the more is he bedirted. If therefore thy future meanes are not like to be better than the present, extend thy present meanes to the vttermost, for the supply of thy want, and where they be defectiue, acknowledge thy want, and stand to the fauour of others. For if thou canst not beare a lesse burthen, now when thine estate is better, how wilt thou beare a greater, when thine estate shall be weaker than now it is? Well therefore

maiest thou vse that rediculous prouerbe which *Plutarch* mentioneth, οὐ δύναμαι τὸν ἄιγα φέρειν, ἐπιτίθεὶ μοι ὁ βοῦς, I am not able to beare a goat, lay on me an oxe.

The fift and last thing wherein borrowers vpon vsurie do sometime offend, is when the necessitie whereupon they do borrow, is not a blameless necessitie, but drawne vpon themselues through their owne default, as by riot, or any excesse, or through negligence, or improuidence: For although their borrowing vpon such a necessitie may be excused, if they do not induce the lender to commit vsurie, &c. yet they cannot be excused for casting themselues into that necessitie.

Their assertion therefore which hold all borrowing vpon vsurie to be lawfull, is by no meanes to be retained, seeing it is manifest that borrowers may and often doe offend so manie wayes. Neither may it be hoped that vsurers will make conscience of lending vpon vsurie, vntill men haue learned to make conscience of borrowing vpon vsurie.

Now we are to proceed to the other contrarie assertion, which affirmeth generally all borrowing vpon vsurie to be vnlawfull: for although I must confesse, that I neuer read any author either Papist or Protestant, new or old, that maintaineth this assertion, yet for as much as I vnderstand it to be the priuat assertion of some well disposed persons, who are worthie to bee loued and reuerenced, and whose arguments are worth the scanning, I will therefore somewhat insist vpon this point.

But first you are to remember, that I doe not justifie borrowers vpon vsurie, vnlesse themselues and their borrowing be qualified according to those fiue points which before I recited: for although the borrower is to be condemned which faileth in any one of those fiue, yet he is not to be approued or excused, vnlesse there be a concurrencie of them all: namely, vnlesse he borrow, first, vpon vrgent necessitie and not otherwise; secondly, for good

good and lawfull purpoſes; thirdly, without inducing the lender vnto the ſinne of vſurie; fourthly, hauing future meanes to repaire the loſſe which by vſurie he ſuſtaineth, and that without endamaging or wronging others; fiftly, his neceſsitie whereon he borroweth, being not drawne vpon himſelfe by his owne fault, but being a blameleſſe neceſsitie. Which fift point I added, as required to the juſtifying not of the act of borrowing vpon vſurie, but of the perſon of the borrower; for the act of borrowing, without it may be excuſed, ſo the other foure do concurre therein: but the perſon of the borrower cannot be cleered, who by his default hath pulled vpon himſelfe that neceſsitie: That therefore ſheweth, that howſoeuer it may be lawfull to borrow on vſurie in a caſe of vrgent neceſsitie, yet men muſt take heed that they doe not through their owne default caſt themſelues into this neceſsitie.

But let vs conſider the arguments which may be objected againſt this truth; by anſwer whereunto, it ſhall appeare, that there are no Scriptures nor ſound reaſons againſt it, but Scriptures and reaſons for it.

Firſt therefore it may be objected, that there is no warrant in the word of God for borrowing vpon vſurie, and therefore that it cannot be done in faith: and whatſoeuer is not of faith is ſinne. *Obiect.* 1.

Anſwer. Many things are contained in the Scriptures which are not expreſſely mentioned in the Scriptures, as verie many other particulers beſides this in queſtion; which notwithſtanding may all be proued lawfull by juſt and neceſſarie conſequence out of the Scripture: as for example, Where the generall is acknowledged to be no ſinne, there alſo the ſpecials which are contained vnder the ſame, are warranted. Thus therefore I argue.

To be oppreſſed is acknowledged in the Scriptures to be no ſinne.

To borrow vpon vſurie in caſe of vrgent neceſsitie (with

(with such cautions as before I specified) is to be oppressed.

Therefore to borrow vpon vsurie in a case of vrgent necessitie, is acknowleded in the Scriptures to be sinne.

The proposition I prooue, because the Scripture promiseth mercy to them that are oppressed, whether by vsurie, or taking of pawnes, or by any other meanes, as *Exod.*22.23.27. To be oppressed therfore is a thing not reproued of God, but pitied.

If you shall reply, that the proposition is to bee vnderstood of those who are oppressed wrongfully and against their wil, which cannot be verified of those which borrow vpon vsurie: I answer, that whosoeuer is oppressed, is wrongfully oppressed and against his will: for there is no oppresion but it is wrongfull, neither can a man be oppressed but against his will: for *volenti non fit iniuria*, he that is willing, is not oppressed. The proposition therefore is generally true. It may be therefore that you will alledge against the assumption, That he which borroweth vpon vsurie is not oppressed, because he is willing to borrow vpon vsurie, yea and so willing that he seeketh to the vsurer, and intreateth him to lend, offering to giue him consideration according to the statute, that is to say, vsurie.

I answer, he that borroweth vpon vsurie in a case of vrgent necessitie, with such cautions as before haue bene specified, doth yeeld to vsurie against his will, yea although he both offer and promise it: For in cases of vrgent necessitie, men seeme many times willing to that which is indeed against their will. When a man is in danger of shipwracke, as before I haue shewed, how will he bestirre himselfe to vnlade and lighten the ship, and with such earnestnesse cast his goods into the sea, that he may seeme to be very willing to be rid of them: and yet the thing which hee willeth, is not the casting away of his goods, but the safetie of his life: To cast away his goods

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he is ſimply vnwilling, and yet againſt his will vpon a conditionall neceſsitie he ſeemeth willing to do it. Or (to come neerer the queſtion in hand,) A needie man deſirous to borrow, which without giuing ſecuritie he cannot obtaine, bringeth forth a pawne to the creditor (who by the law might not enter into the borrowers houſe to take it) but ſuch a pawne as indeed he cannot ſpare, but his neceſsitie is ſuch that hee offereth it, and bringeth it forth, deliuereth it to the creditor to be kept as a pawne, vntill he reſtore the money borrowed: notwithſtanding the creditor if he receiue this pawne and keepe it, he oppreſſeth the borrower, and the borrower is oppreſſed: For indeed he was not willing to giue that pawne which he could not ſpare, but his neceſsitie for the auoiding of a greater miſchiefe made him ſeeme willing to that whereunto he was ſimply vnwilling. In like caſe a mā compelled by vrgent neceſsitie to borrow, and being not able to borrow freely, offereth to his creditor, who otherwiſe will not lend, conſideration after tenne in the hundred; this creditor if he ſhall lend vpon this couenant, or require this conſideration, he oppreſſeth the borrower, and the borrower is oppreſſed: For this borrower was no more willing to pay vſurie than the other was to giue his pawne, but his neceſsitie for auoiding a greater inconuenience, made him ſeeme willing to that, whereunto ſimply he was vnwilling.

Deut.24.10.

Exo.22.26,27. Deut.24.6,10, 11,12,13. Ezek.18.7.12.

The aſſumption therefore may be proued by this vnanſwerable argument.

He that lendeth vpon vſurie to him that borroweth for vrgent neceſsitie, oppreſſeth the borrower:

Therefore he which borroweth vpon vſurie for vrgent neceſsitie, is oppreſſed, and that as I haue ſhewed, both wrongfully and againſt his will.

Againe, the like caſes are warranted in the word of God, and by the law and light of nature: for why may I not giue vſury, or promiſe to giue it in my neceſsitie? you will

will say, because the lender cannot take it without committing a sinne, which the Lord hath forbidden vnder paine of damnation. If then I shew that in cases of necessitie, one man may offer that to another which the other without committing a damnable sinne cannot receiue, then is this question prooued by an argument of equals. Suppose then a man fallen into the hands of robbers and murderers, to whom he promiseth for the safegard of his life to giue them not onely that which is about him, but also such a summe of money besides: as the ten men mentioned, *Ier.*41.8, offered to *Ismael* and the cut-throats that were with him, such treasures as they had in the field for the safetie of their liues: Or suppose a man being in sicknesse or hunger, to offer ten times the value of the meat or medicine which he needeth, to a greedie cormorant that will take no lesse for the same. If you say these cases of necessitie concerne a mans life, and it is not to be doubted but that a man may giue all that hee hath to saue his life: it is true indeed, but yet a man may not sinne to saue his life. May I not sinne to saue my life, and may I giue for the safetie of my life that to another which he cannot receiue without a more haynous sinne than the sinne of vsurie, as in these cases euen now specified? then it is apparant that in a case of necessitie, a man may lawfully offer and giue that to another which the other cannot receiue without committing of such a sinne as the Lord hath forbidden vnder paine of damnation. And this is true not onely in those cases that so neerely touch a mans life, but in all other cases of necessitie. A poore man hauing need to borrow, and not being able to borrow without giuing such a pawne as he cannot spare, is by his necessitie compelled to deliuer that pawne, which the lender cannot receiue and keepe without committing a damnable sinne. And that he may lawfully giue such a pawne, when his necessitie is such as that he may much better want that pawne, than be without that which he would

Exo.22.26,27.
Deut.24.6.12.
Ezech.18.12.

would borrow, there is no queſtion: for the children of God and ſuch as are noted to haue feared God, when other pawnes haue failed, haue bene faine to bind ouer their ſonnes and daughters to their creditors. If my 2 King 4.1.
houſe be in danger to fall preſently without the carpen- Nehem.5.2,5.
ters helpe, my cattell being diſeaſed or hurt, in danger to miſcarie without preſent cure; my corne or hay lying abroad in daunger to be ſpoiled vnleſſe preſently it be inned; or if any ſuch other caſualtie happen wherein there is neceſsitie of preſent helpe; is it not lawfull for me to giue, yea to offer and promiſe to ſuch vnconſcionable men, as taking aduantage at my neceſsitie will not otherwiſe helpe me, ſix or ſeuen times the value of that which in equitie were due vnto them: and yet it cannot be denied but that euery one of theſe doth ſinne worſe than the vſurer.

I will add onely one other inſtance which will make this matter euident. Suppoſe I want food or apparell, or any other neceſſaries for myſelfe, or thoſe that belong to me, and that alſo I want preſent money to buy that I need, and preſent meanes whereby to make readie money; I am forced therefore to take it vp on truſt for three or ſix moneths, according as I ſhall be able to make payment: The partie which ſelleth theſe commodities, becauſe he is to giue day of payment, he will not let me haue that vnder eleuen ſhillings which he would ſell for ten ſhillings of preſent money: Well, my neceſsitie is ſuch as I had rather giue twelue ſhillings, perhaps twenty ſhillings than not buy that which I came for: may I in this caſe of neceſsitie lawfully promiſe to pay at the end of ſix moneths eleuen ſhillings for that which of preſent money is worth but ten ſhillings? as I thinke no man can truly denie: and may I not as lawfully in a caſe of no leſſe neceſsitie promiſe to the lender after ten in the hundred? Will you heare? this partie which ſelleth thus much the deerer for time, lendeth vpon vſurie, as I pro-

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ued before, and that after twentie in the hundred: therefore this buyer borroweth vpon vſurie, which by this example appeareth in a caſe of neceſsitie to be lawfull.

Obiect. 2. But you will alledge in the ſecond place, that all borrowing vpon vſurie is condemned in the Scripture. I anſwer, that all lending vpon vſurie is indeed condemned in the Scripture, but that all borrowing vpon vſurie is condemned, it cannot bee prooued out of the word of God.

It may be you will alledge *Ierem.* 15. 10. and *Eſay.* 24. 2. In the former place the Prophet *Ieremie* profeſſeth of him ſelfe (as ſome tranſlations read) that neither he had lent vpon vſurie, neither had they lent to him vpon vſurie.

Anſwer. Suppoſe that the Prophet did indeed ſpeake of lending and borrowing vpon vſurie; yet hereof it would not follow, that therefore all borrowing vpon vſurie is vnlawfull: it may not be doubted but that there are many things lawfull either of themſelues, or at leſt in caſes of vrgent neceſsitie, which the Prophet *Ieremie* neuer practiſed. It may be that he might as truly haue ſaid, I neither * bought of them nor ſold to them, I neither lent to them vpon pawnes or other ſecuritie, neither haue I borrowed of them vpon ſecuritie. Would it therefore from hence follow, that all buying and ſelling, all lending and borrowing vpon ſecuritie is vnlawfull? Yea but the Prophet diſclaimeth the practiſe of lending vpon vſurie, as a thing vnlawfull, therfore the like is to be vnderſtood of borrowing vpon vſurie. The Prophet abſtained indeed from lending vpon vſurie, becauſe it was vnlawfull, but thereof it doth not follow, that therefore he abſtained from borrowing alſo, becauſe it was ſimply vnlawfull. It may be, he had no need to borrow vpon vſurie: and therfore that had beene vnlawfull to him, without neceſsitie, which in a caſe of vrgent neceſsitie is lawfull to another. But the Prophet indeed, if he ſpeake of vſurie at all, diſclaimeth both lending and borrowing, not as vnlawfull things,

* *For his purchaſe of the field in Anathoth, was afterwards Chapter 32, and then not vndertaken by him of his owne accord, as a worldly contract for his own profit, but enioyned of the Lord, as a type and aſſurance of the reſtitution of the Iewes after their captiuitie, verſe 7, 8, 15, 43, 44.*

things, though to him both of them had beene perhaps vnlawfull, but as occaſions of contention. For the purpoſe of the Prophet is to ſhew the contentious diſpoſition of the people, who contended with him that had giuen them no occaſion of contention; which he prooueth by theſe two particulars of lending and borrowing (whether freely or vpon vſurie) which are the moſt vſuall occaſions of ſuits and contentions among men: therefore the Prophets meaning was not to profeſſe, that he had done no vnlawfull thing, but that he had giuen the contentious people no occaſion of contention.

But what if the Prophet ſpeake not of vſurie at all in this place, as indeed he doth not, but onely of ciuile lending vpon ſecuritie, that is, when a man lendeth with purpoſe to exact againe that which he lendeth. The verbe *Naſhah* which here is vſed (as heretofore I haue ſhewed) ſignifieth in this argument exacting that which a man hath lent, or lending with purpoſe to exact that which is lent. Neither is there any neceſsitie that we ſhould vnderſtand the word in any place where it is vſed in the Scripture of lending vpon vſurie. Howbeit, the word *Noſheb*, which ſignifieth an exactour, ſometimes is vnderſtood of the vſurer, becauſe he of all creditours is the greateſt exactour. And becauſe the vſurers aboue all others will be ſure to lend vpon ſecuritie, purpoſing to exact not only their owne but alſo an ouerplus, therefore ſome tranſlatours vnderſtand the word (which ſignifieth no more but to exact, or to lend with purpoſe to exact) of vſurious lending. Thus *R. Dauid Kimhi*, vnderſtandeth this place of lending in generall. Thus *Tremellius* and *Iunius* tranſlate, *Non dedi mutuum neque mutuo dederunt mihi*, or as ſome vnderſtand the place, I am not in debt to them, nor they to me. Neither ought that to trouble any, that the Latine tranſlation hath the word *fœnerare*, or other Latin authours that follow it; for both in it and them the word *fœnerare* is often vſed in the ſence of free lending, as appeareth

Lib. Radic.

The Greeke: ὅτι οὐ δέδωκα, ὅτι οὐ δεδώκασίν μοι χρεωφειλέται *Theodotio*: οὐκ ὤφλησα, καὶ μοι οὐκ ὤφλησέ τις.

peareth by these places, *Deut.* 15.6. & 28.12.44. *Prou.* 19.17. & 22.7. where the Hebrew text and other translations haue those words, which signifie free lending: as also *Luke* 6.34, likewise *Ecclesiast.* 29.1.2. Out of which places it is euident, that as the word δανείζειν in Greeke authours, so *fœnerare* and *fœnerari* in Latine translations (which also may be said of diuines who haue written in Latine) are more often vsed in the signification of free lending, than of lending vpon vsurie. And euen in this place where the Prophet sayth, *Non fœneraui*, according to the Latine, *Lyranus* expoundeth it thus, *i. Non commodaui*, I haue not lent. But you will say, *Where Nashah is construed with the preposition* ב, as in this place, *it signifieth lending vpon vsurie.* No such matter. Indeed some Hebrew writers haue imagined, that *Nashah* simply signifieth to borrow; but with the preposition, to lend; and so expound and read this place, I haue not borrowed, neither haue they lent to me; that is, I neither sought to borrow of them, neither did they lend to me of their owne accord. But the truth is, that *Nashah* signifieth to lend, and where ב is added, it is a note (as the English *to*) of the Datiue case, hauing reference to the partie which borroweth, as *Nehem.* 5.10. I and my brethren (sayth *Nehemiah*) lend *to* them mony and corne: vnlesse we will with my aforesaid English author absurdly affirme, that *Nehemiah* and his followers did lend to their needie brethren vpon vsurie. Or if I would in like sort vrge the signification of the word *Nosheh* (which is more often vsed to signifie an vsurer, than the verbe *Nashah* to lend vpon vsurie) I might bring a manifest example out of the Scriptures of a man which feared God to proue the lawfulnesse of borrowing vpon vsurie, which the Prophet *Elisha* was so farre from condemning, that he helped the widdow of that partie by miracle to pay her debt, and as the Greeke translation hath τὸς τόκους, the vsurie, 2. *King.* 4.1.7.

As those which come from Gnabat, and Lauah.

Nosrim Babem.

The place therefore in *Ieremie* is thus to be read, I haue

not lent (meaning the ciuile kind of lending vpon ſecuritie, for ſo much the word ſignifieth) neither haue they lent to me. And therefore as I haue no cauſe to contend with them, beſides the duty of my calling in ſtriuing againſt their ſinnes, ſo neither haue I giuen them any occaſion to contend with me, and yet I am a man of contention and ſtrife to the whole land, (which may be vnderſtood both actiuely in reſpect of their opinion of him, and paſsiuely in reſpect of their behauiour towards him) and euerie one doth curſe me.

And as this tranſlation doth beſt expreſſe the force of the Hebrew text, ſo doth it beſt fit the ſcope and purpoſe of the Prophet, which is to ſhew the vntoward diſpoſition and contentious behauiour of the people towards him; who when as he neither cõtended with them about any worldly affaires, nor yet gaue them any occaſion to contend with him (he had neither lent nor borrowed, he did neither meddle nor make in any worldly dealing or traffique with them, from which contentions vſually ariſe among men) yet they contended with him, and judged him a contentious man, and for that cauſe curſed him. But the ſignification of vſurie is not ſo fit, for the Prophet meaning as I ſayd to ſet forth their vntoward and contentious behauiour towards him, would ſignifie that he had giuen them not onely no cauſe, but not ſo much as any occaſion of contention and hatred: for although he had not dealt by vſurie with them, nor any way wronged them, but yet had otherwiſe intermedled with them by ciuile lending and borrowing, or other worldly affaires, they might haue had though no juſt cauſe, yet diuerſe occaſions of contending with him: neither was vſurie ſo vſuall among the Iewes, as that he ſhould mention it as the vſuall and ordinarie cauſe of contention among them. And thus much I hope may ſuffice for anſwer to that allegation out of *Ier.* 15. 10.

The other teſtimonie is out of *Eſay* 24. 2: where the

Prophet hath these words, as some translations read, *Like lender like borrower, like giuer like taker to vsurie.*

But this allegation, though it did speake of lending and borrowing vpon vsurie (as I haue shewed there is no necessitie to graunt so much, seeing the words may thus be read, the exactour, as he of whom he doth exact) yet it would prooue nothing concerning this controuersie: for there the Lord threatneth such a confusion of all estates, and ouerturning of the commonweale, that all men of dignitie and abilitie being bereaued of that which they had, and so made equall with them of low degree and poore estate, the people should be as the priest, the seruant as the master, the handmaid as the mistresse, the buyer as the seller, the lender as the borrower, the exactour or vsurer, as he of whom he exacteth.

And thus much concerning the testimonies of Scripture. Now let vs consider what other reasons may be alledged against borrowing vpon vsurie. 3.

1. As first, that lending and borrowing vpon vsurie are relatiues, and therefore if to lend vpon vsurie be vnlawfull, it cannot be lawfull to borrow vpon vsurie.

I answere as before, that relatiues are not alwayes of the like nature and qualitie: for to offer wrong and to suffer wrong, to oppresse and to be oppressed, are relatiues; and such relatiues are to lend vpon vsurie, and to borrow vpon vsurie through necessitie: for to lend vpon vsurie to him that borroweth for vrgent necessitie, it is to offer wrong, and to oppresse: therefore he which vpon necessitie yeeldeth to pay vsurie, doth suffer wrong, and is oppressed.

Thus therefore I may reason from the light of nature, as before I did from the Scripture.

To suffer wrong is not sinne.

The borrower which vpon necessitie yeeldeth to pay vsurie, doth suffer wrong. Therefore he doth not sinne therein.

The

The propoſition is an axiome of *Ariſtotles* in his Ethicks, where proouing, that it is a leſſe euill to ſuffer injurie than to offer injurie, he ſetteth downe this principle, τὸ δ' ἀδικεῖσθαι κακίας καὶ ἀδικίας, To be wronged or to ſuffer injurie, is without ſinne and vniuſtice. And in another place he ſayth, That juſt dealing is a meane betwixt offering injurie and ſuffering wrong, the one is to haue too much, the other too little. But yet (ſayth he) juſtice is a mean not as each other morall vertue is, a meane betwixt two contrarie vices; but as a meane betwixt too much and two little, that is to ſay, as an equalitie: from which whoſoeuer ſwarueth, runneth into both the extreames: for where too much is giuen to the one, too little is giuen to the other. As for example, the vſurer in taking from the borrower more than his own, leaueth to the borrower leſſe than his owne.

Eth. 5. c. 11.

Eth. 5. c. 5. ἡ δὲ κατ' ἀναλογίαν μέσον ὄζει τὸ ἀδικεῖν καὶ τὸ ἀδικεῖσθαι.

2. You will ſay, to be meerely oppreſſed, or onely to ſuffer wrong, we graunt to be no ſinne: but the borrower vpon vſurie willingly conſenteth to that vſurie which is impoſed vpon him, yea he intreateth the vſurer, that hee will ſo lend vnto him; and therefore he is guiltie of his owne harme, & acceſſarie to the oppreſsion of the vſurer.

I anſwer, he that borroweth vpon neceſsitie with ſuch cautions as before I mentioned, is guiltie neither of the one nor the other: For firſt in reſpect of himſelfe, wheras there are two euils propounded vnto him, the one, the inconuenience or miſchiefe, for auoiding whereof he deſireth to borrow, as perhaps the forfeiture of an hundred pounds: the other, the loſſe which he ſhall ſuſtaine by vſurie, which perhaps is fiue in fiftie; the one whereof he muſt needs incurre: therefore this latter being the leſſer euill, and hauing the reſpect of a good or eligible thing, in compariſon of the greater euill, he maketh choiſe thereof; not minding or deſiring his owne loſſe, but hoping to redeeme a greater loſſe with a leſſe. And yet he doth not willingly conſent to the payment of vſurie, but his neceſsitie

ceſsitie for auoiding a greater euill maketh him ſeeme willing to that wherunto he is ſimply vnwilling, as I haue ſaid before. And as touching the vſurer, whereas the borrower perceiueth him reſolute to run into one of theſe two ſinnes, either not to lend at all, or elſe vpon vſurie, from both which it is not in his power to keepe him, therefore the former (which is, not to lend at all to him that vpon vrgent neceſsitie is deſirous to borrow) being the greater ſinne, than the latter, which is to lend vpon vſurie, his deſire is to keep both the lender from the greater ſinne, and himſelfe from the greater euill.

Why, but you will ſay, if the borrower would not entreat the other to lend, he ſhould not need to fall into either of both thoſe ſinnes.

I anſwere, when a man is in a caſe of vrgent neceſsity, it is not onely lawfull for him, but alſo he is bound in conſcience to vſe lawfull meanes to come out of the ſame. When as therefore he wanteth preſent means of his own, it is lawfull for him to borrow, hauing an honeſt purpoſe to repay, yea and to deſire thoſe whom God hath enabled, to lend vnto him. In deſiring the able man to lend, thou onely mooueſt him to a worke of charitie and liberalitie: but if vpon this motion of thine, his couetouſneſſe cauſe him to ſinne, either by refuſing to lend at all, or by requiring vſurie; well may that motion (as many other good and lawfull things are) be an occaſion of his ſinne, but there is no cauſe thereof but his owne couetouſneſſe and the hardneſſe of his heart, and thou art not acceſſarie to his ſinne. But if at the firſt motion thou intreateſt him to lend, with promiſe of vſurie, then thou induceſt him to ſinne, and art acceſſarie to his offence (as I haue ſhewed before) either by making him an vſurer who was none before, (and ſo art deeper in the ſinne than hee) or at leaſt by inducing him to the actuall committing of vſurie. Which being the vſuall cuſtome of borrowers vpon vſurie (whoſe manner is to goe to the vſurer, or to his broker,

broker to take vp on intereſt (as they call it) ſo much money as they deſire, perhaps an hundred pounds, where no mention being made but of the principall (for the other is preſuppoſed) bonds are drawn of two hundred pounds for the payment of a hundred and ten pounds) it cannot be denied, but that in this reſpect alone (not to mention the reſt) the moſt borrowers vpon vſurie are acceſſarie to the ſinne of vſurie. At the firſt motion therefore thou mayeſt not offer vſurie, but only deſire to borrow: which if thy need require, thou mayeſt lawfully doe. But what if the couetouſneſſe of the partie who is able and therefore ought to lend, and the hardneſſe of his heart be ſuch, that vpon thy motion of borrowing he wil either require vſurie, or refuſe to lend altogether? in the former caſe, if thy neceſsitie be ſuch, that thou muſt needs borrow, and knoweſt not where to borrow freely elſewhere, thou mayeſt lawfully yeeld to the vſurie impoſed: for in yeelding, thou keepeſt both him from the greater ſinne, (which is not to lend at all) and thy ſelfe from a greater miſchiefe.

Why but you will ſay, ought I not to admoniſh him at the leaſt, and to diſſuade him from the practiſe of vſurie, ſeeing my yeelding to pay, and my ſilence in not reprooving vſurie, may argue that I approoue it, and therefore am guiltie thereof, as acceſſarie thereto?

I anſwere, that difference is to be made of the partie with whom you deale: for if the partie be tractable and of any hope, that Chriſtian courſe of charitable admonition and brotherly reproofe is to be taken with him; but if he be a deſperat ſinner (ſuch as common vſurers commonly are) whom if you admoniſh or reprooue, you ſhall not profit him but hurt your ſelfe, before ſuch an hog the precious pearle of Chriſtian admonition and brotherly reproofe is not to be caſt. Matth. 7.6. Prou. 9.7,8.

But me thinkes a man of a tender conſcience (you will ſay) ſhould hardly ſeeke to ſuch a man. So I ſay alſo: for

if his necessitie doe not driue him, he should not seeke to such an one neither hardly nor at all. But seeing God hath enabled him to lend, and the magistrat doth tollerat him to this end, that he may supply the wants of men which are in necessitie: why may not I, vpon whom the Lord hath laid a necessitie of borrowing, seeke to borrow of him who ought to lend to me? so long as I induce him not to sinne, nor persuade him to any thing which is not good.

But you will say, if the partie be a common vsurer, you know beforehand, that either he will lend vpon vsurie, or not at all: and therefore seeing vpon your motion he will take occasion to sinne, you ought rather to forbeare it, than that by your motion you should giue him occasion of sinning, which for no temporall commoditie you ought to doe.

I answere, that it is vnknowne to me, how the Lord (who would haue the wealthie men tried by the signification of their want who are in need) will moue his heart: and therefore so long as I mooue him onely to that good which he ought to doe, if he will thereby take occasion to offend, it is an offence taken and not giuen. And for as much as this passiue offence is not of ignorance or infirmitie, but of a resolued malice and of a setled resolution in euill, such as was the scandale of the Pharisies, *Mat.* 15. 14. it is to be neglected, neither am I being in a case of vrgent necessitie to forbeare asking to borrow for feare of this passiue scandale.

See Thom. Aq. sum. 2. 2. q. 78. 4. ad 2.

But the latter point is more difficult, *viz.* whether after deniall made by him who was intreated to lend, a man in case of vrgent and extreame necessitie may offer that condition to him, which if he shall accept, he shall offend by vsurie. As for example, if vpon his deniall he should reply, Refuse not I pray you to lend vnto me, for my necessitie is such, as that rather than I would not borrow, I would yeeld to very hard conditions; require what allowance

lowance you thinke good, or impoſe what condition you pleaſe, if it be not too vnreaſonable, I will yeeld to it. Such an offer I haue ſhewed before by like inſtances, not to be vnlawfull: to which I will adde ſome others. Suppoſe a man in extremitie of hunger to come to another who hath victuals, intreating him to let him haue ſome food for his readie money: the other, though he perceiueth his need, refuſeth: wherupon he replieth, Refuſe not I pray you to ſell me food, for ſuch is my neceſsitie, that rather than I would not buy victuals at this time, I would yeeld to what price you ſhall require, demaund what you will, though it be the double price, &c. Or ſuppoſe the ſame man in the like want of neceſſaries either for himſelfe or ſuch as belong vnto him, but wanting readie money, commeth to one who hath ſuch commodities to ſell, who refuſing to ſell without readie money, the other deſireth him to let him haue them, though he pay the dearer for them. The partie thus ſelling the dearer, committeth vſurie. And ſuppoſe againe, that the partie who is intreated to lend, pretendeth as vſurers many times doe, that they haue no money to pleaſure the borrower with: whereupon the borrower intreateth him to helpe him with ſome commoditie whereof he may make money: the lender (intending perhaps to buy the ſame himſelfe vnder hand) lets him haue a commoditie, which he ſayth is worth an hundred pounds, and cauſeth the borrower to enter into a bond for the payment of ſo much: when as notwithſtanding, the borrower when he ſelleth the commoditie, cannot perhaps procure foureſcore pounds for it. Theſe examples with thoſe before mentioned, may prooue, that a man in preſent diſtreſſe may make ſuch an offer, which being extorted from him by his owne neceſſitie, and by the hardneſſe of their hearts with whom he hath to deale, is, by his owne neceſsitie compelling him, to make choiſe of the leſſe euill, and by the hardneſſe of their hearts, whom he diſſuadeth from the greater ſinne,

to be excused, which otherwise were not warrantable.

3. But it may be obiected againe: He without whom the vsurer cannot actually accomplish his sinne, is partner of his sinne. Without the borrower vpon vsurie, the vsurer cannot actually commit the sinne of vsurie, therefore the borrower is partner of the vsurers sinne.

The proposition being generally vnderstood (as it must, or else the whole argumentation is a paralogisme) is vntrue: for although it be true in those sinnes which are committed betwixt a couple by the voluntarie and mutuall consent of both parties, yet where the one partie yeeldeth not voluntarie consent, but is a patient, and the obiect rather of the others wrong than an agent with him, it is vtterly false. The sinne of rape can no more be committed without the innocent partie that is rauished, than the sinne of whoredome without the companie of an harlot; and yet no man will say, that she which is rauished is partner of his sinne that committeth the rape. The robber by the high way cannot commit robberie, vnlesse the wayfaring man doe trauell that way: so likewise one man cannot oppresse, vnlesse there be another to be oppressed, nor impose vsurie, vnlesse there be another on whom it is to be imposed: and yet he that is oppressed is not partner of the oppressours sinne, nor the borrower who vpon necessitie borroweth vpon vsurie, of the vsurers sinne. Indeed he that willingly and without necessitie maketh that contract of vsurie, he is not oppressed; neither may it be denied but that he is partner of the vsurers sinne. But he that vpon necessitie and against his will yeeldeth to the payment of vsurie, he is oppressed; neither can it truly be said, that he is partner of the vsurers sinne: for whosoeuer is oppressed, is wrongfully oppressed and against his will: and whosoeuer is wrongfully oppressed and against his will, he is no partner of the oppressours sinne. When as therefore it is said, If there were no borrowers vpon vsurie, there

would

would be no vſurers: to prooue that all borrowers are partakers in the ſinne of vſurie, it might as well be ſaid, That if there were no trauellers by the high way, there would be no robbers by the high way: if there were none to ſuffer wrong, there would bee none to offer wrong; if there were none to be oppreſſed, there would be no oppreſſours; to prooue that the robbed, the wronged, the oppreſſed are guiltie of the robberie, wrong, and oppreſsion that is done vnto them. For I haue prooued before, that the borrower vpon neceſsitie yeelding to vſurie, is wronged and oppreſſed.

4. Againe, if it be obiected, That we may not doe ill that good may come thereof: neither may we vſe vnlawfull meanes though to good ends, neither ought any worldly neceſsitie force vs to ſinne; all this I freely confeſſe, and withall profeſſe, that if all borrowing vpon vſurie were an euill thing, (meaning the euill of ſinne) if to borrow vpon vſurie vpon neceſsitie, were to vſe an vnlawfull meanes; or if it were to ſinne, that this euill were not to be done, though much good might come thereof, this vnlawfull meanes were not to bee vſed, though our end and intent be neuer ſo good, and that no neceſsitie ſhould compell vs to commit this ſinne. But this is the matter in queſtion, which muſt be prooued, and not taken for graunted. For the contrarie part I haue prooued, That to borrow in time of need is a lawfull meanes, and to yeeld to vſurie vpon neceſsitie, with ſuch cautions as before haue bin ſpecified, is not to do an euill, namely of ſin, that good may come thereof, but to ſuffer a leſſe euill, namely of loſſe, for the auoiding of a greater.

Hitherto we haue ſpoken of the negatiue, that is to ſay, of that which the ſound Chriſtian and citiſen of heauen doth not, *viz.* That he doth not put forth his money vnto vſurie. Now we are briefly to conſider the affirmatiue, which euerie true Chriſtian in reſpect of his goods is bound to do: For whereas the vſurer offendeth two wayes,

wayes, both in respect of the vse, that hee exposeth his money to vsurie; and in respect of his gettings, that he increaseth his wealth by vsurie: we are to shew that two contrarie duties are required of euery faithfull man, both in regard of the κτῆσις, that is, the getting, that hee get his goods lawfully; and also in respect of the χρῆσις, that is, the vse, that hee freely communicate them to the good of others. Of just getting, because it is equally opposit to the vice mentioned in the next note, I will intreat after I haue spoken thereof, as being the common affirmatiue to both these negatiues.

The communication of our goods, whether by free giuing or free lending, to the good of others, as our abilitie shall afford, and their necessitie require, is that spirituall vsurie which the Lord (who so seuerely condemneth all worldly vsurie) doth highly commend vnto vs in diuerse places of the Scripture, affirming, That those who are bountifull towards the poore and needie, whether by free lending or free giuing, doe lend as it were vpon vsurie to the Lord, who will repay and recompence them with aduantage. Wherevpon *Augustine*, *Deus noster qui te prohibet esse fœneratorem, iubet te esse fœneratorem, & dicitur tibi, fœnera Deo*: *Our God* (saith he) *who forbiddeth thee to be an vsurer, commandeth thee to be an vsurer, and to thee it is sayd, Lend, as it were vpon vsurie to the Lord:* To which purpose we are elsewhere exhorted, *to distribute or communicate vnto the necessities of the saints*. And againe, *To do good and to destribut forget not, for with such sacrifices God is pleased.*

Prou 19.17.

In Psal. 36. Conc. 3.

Rom. 12. 13.

Heb. 13. 16.

But there are three obstacles and impediments of free lending and free giuing, by the remouing whereof we may be effectually persuaded to put in practise this spirituall vsurie. The first is an erronious conceit of worldly men, who imagine that the goods which they possesse are their owne, to dispose of as themselues thinke good; and therefore that they are not bound to distribut or communicat them to others, &c.

But

But the Scriptures do teach vs that we are not absolut Lords of that which we enjoy, but the stewards of the Lord, who hath committed these goods as talents to be imployed to his glorie in the good of our brethren, and that of our stewardship we are one day to render a straight account: neither may we thinke that our account will be accepted, if we shall refuse to imploy the good gifts of God to such vses as he hath appointed. If a noble man should commit a certaine summe of money to his steward, appointing him to destribut the same to the reliefe of the poore; would not euery man esteeme that steward to be worse than a theefe, if hee should conuert that money to his owne vses? or if the Princes Almoner should not communicat vnto the poore the money committed to his trust, but withhold it from them, or diuert it to other vses, would not euery man condemne him in like sort? But we are the Lords stewards, and so many as are of abilitie are the Lords Almoners; and therefore if when God hath commanded vs to communicat or destribut some part of our goods to the poore and needie, are not we as bad or rather worse than theeues, if we being of abilitie shall refuse to communicat to the necessities of our brethren? Let vs then consider whether the Lord hath not required this dutie at our hands. Luk.16.1.

The precepts of free lone I haue mentioned before: and for almes and free giuing the Scripture is plentifull, charging not onely the rich to be apt to communicate and so to be rich in good workes, but euerie one that is not poore, to giue almes according to their abilitie: and we must not onely giue if we be able, but also we must doe our indeuour that we may bee able, and if other meanes faile, we ought to labour and worke with our hands that which is good (that is, to take paines in some lawfull calling) that we may haue to giue to him that needeth. Yea if the necessitie of our brethren so require, we are to make sale of our goods and possessions for their releefe, 1.Tim.6.17.18 Luke.11.41. Eph.4.28. Luk.12.33.

releefe, according to the commaundement of our Sauior
Act.4.34. Christ, and the practise of the primitiue Church. And these duties of free lending and free giuing are to be performed, readily, without delay, *Pro.* 3.27, 28, constantly, without wearinesse, 2.*Cor.*8.11, cheerfully, without grudging: for the Lord loueth a cheerfull giuer, 2.*Corinth.*9.7. And that we should not thinke these duties to bee arbitrarie, or the neglect of them not to draw vpon vs either guilt or punishment; therefore the Lord besides his manifold precepts straightly enjoyning these duties, hath added both seuere censures, and dreadfull comminations
De.15.9,10,11. against the neglect thereof, it is censured as an euident
1.Iohn 3.17. signe of no loue of God, 1.*Iohn.*3.17. as a sinne, *Deut.*15.9. yea as a sinne of Sodome, *Ezech.*16.49.

Prou.28.27. The comminations are either generall, as *Prou.* 28.27, He that hideth his eyes (from the poore) shall abound with curses; or speciall, in this life, that hee shall not obProu.21.13. taine any thing at the hands of God: *For he that stoppeth his eare at the crying of the poore, he shall also cry & not be heard:* in the life to come, that he shall bee cast into euerlasting fire which is prepared for the diuell and his angels: For such shall be the sentence of Christ our judge at the last day,
Mat.25.41,42. *Depart from me you cursed, into euerlasting fire, for I was an hungred* (*viz.* in my poore members) *and you gaue me no meat, I*
Luke 16.2. *thirsted and you gaue me no drinke, &c.* Seeing therefore our goods are not our owne but the Lords, whose stewards we are, it cannot bee denied but that we are to imploy them as our Lord and maister appointeth: and seeing our Lord and maister appointeth vs, and that vpon paine of damnation, to communicat them to the necessities of our brethren, as their need shall require, and our abilitie afford; it behoueth vs as we tender our owne saluation, so also to tender the distressed estate of our poore brethren.

The second impediment is couetousnesse, joyned with distrust: for when as men are couetous they will not lay forth any thing, vnlesse it be for their aduantage: and be-

ing

ing diſtruſtfull they imagine that what is giuen, is loſt. But hereunto I will oppoſe, as an antidote, the gracious promiſes of God made to thoſe who are gracious to the poore, whether by free giuing or free lending. Thou ſaiſt thou wilt not giue becauſe thou knoweſt not what want thy ſelfe may haue: but what ſaith the holy Ghoſt, *To him that giueth vnto the poore ſhall be no want: but to him that hideth his eyes, ſhall be plentie of curſes.* Prou. 28. 27. Thou wilt not lend to the needie, becauſe thou doubteſt that what is lent to them will neuer be repaid: But what ſaith the ſpirit of God? *He that hath mercy on the poore, lendeth vnto the Lord, and the Lord will recompence him that which he hath giuen.* Prou. 19. 17. To which you may adde, *Deut.* 15. 10. & 23. 20. *Luke* 6. 35. Seeing therfore the Lord hath made ſuch gracious promiſes to thoſe that are mercifull towards the poore and needie: were it not extreme infidelitie to imagine, that by our liberalitie towards the poore we ſhould become looſers; ſeeing he hath promiſed to repay what is lent, and to reward what is giuen? Nay, ſo farre ſhalt thou be from loſſe or hinderance by the charitable communicating of thy goods, as that this is the ſureſt way not onely of ſauing them that they be not loſt, but alſo of laying them forth to increaſe: For whereas we are ſtripped of all other our goods by death, which turneth vs as naked out of this world as we came into it; theſe which we haue charitably giuen, do remaine vnto vs after death. And therefore as they which trauell into forraine countries, doe not cary their mony with them, partly for feare of robbing by the way, and partly becauſe it would not be currant in the countrey whereunto they trauell, but deliuer it to the bankers vpon a bill of exchange, whereby they may be aſſured to receiue their money: ſo we, being to depart out of this life, for as much as we cannot take our money with vs, neither is it currant in heauen, ought to commit it to the poore and needie, as it were the Lords bankers, vpon his promiſe in his word, as it were his bill of exchaunge,

whereby

whereby he assureth vs of full recompence in the life to come: Wherefore that which we commit to the poore according to the rules of charitie, *Illud non amittimus, sed promittimus*, That we do not loose, but as it were send before vs. And that is it which our Sauiour saith, *Make you friends of this Mammon of iniquitie, &c.* For it is most certaine that we shall be put out of the stewardship by death, neither shall the administration of these temporal goods any longer appertaine vnto vs. What course therefore may we take, that when we are put out of our stewardship, we may haue some benefit and comfort by the imployment of our goods in the time of our stewardship? we are by the charitable exposing of our goods, to make vs friends of this vnrighteous Mammon, that when we shall be put out of this stewardship, we may be receiued into euerlasting tabernacles.

Luke 16.9.

Againe, the charitable exposing of goods, in the Scriptures is compared to sowing of seed in the ground, 2.*Cor.*9.6, Therefore as the husbandman casteth his seed into the ground in hope of good increase in time of harueſt, although his seed do rot in the meane time, and die in the earth; so we should cast our seed vpon the poore, as it were the Lords plowed land, in certaine assurance of a plentifull increase in the great harueſt, at which time it shall be sayd, *Come you blessed of my father, inherit the kingdome which is prepared for you: for when I was hungrie, you gaue me meat, when I was thirstie, you gaue me drinke, &c.* That therefore which hindereth men from giuing almes (that is a couetous desire of bettering our estate) would chiefly stirre vs vp thereto, if we yeelded any credit to the promises of God. Wouldest thou then thriue by vsurie? lend not vpon worldly vsurie to men, who will pay thee but ten in the hundred, but lend vpon spirituall vsurie vnto the Lord, who hath promised to repay an hundred fold.

2.Cor.9.6.

Mat. 25.34,35.

The third and last impediment, is hardnesse of heart, shutting

ſhutting vp the bowels of compaſsion in the richer ſort, and taking from them all feeling and regard of other mens neceſsities. For the remooving whereof, let the richer ſort conſider, firſt, that the pooreſt Chriſtian that liueth, is his owne fleſh, *Eſay*. 58. 7. Secondly, that he is his brother in Chriſt, redeemed by the ſame moſt precious bloud of Chriſt. Yea thirdly, that he is a fellow member of the ſame bodie, whereof Chriſt is the head: and therefore in the fourth place that Chriſt eſteemeth that giuen to him, which is giuen to his poore members; and Mat. 25. 40. 45.
that to be denied to himſelfe, which is denied to one of them. Conſider then with me, if any man ought to deny vnto Chriſt an almes, who hath not denied himſelfe to vs: or if any ſhould, whether he were not to be eſteemed a moſt wicked and hard hearted man. If you ſhall ſay, farre be it from vs that we ſhould deny any thing to Chriſt our Sauiour, and yet are hard hearted towards the poore; I would aduiſe you to call to mind the excuſe which the wicked ſhall make at the day of judgement, with the anſwer of Chriſt the judge: *When* (ſay they) *did* Mat. 25. 44, 45.
we ſee thee hungrie, or thirſtie, or a ſtranger, or naked, or ſicke, or in priſon, and did not miniſter vnto thee? To whom our Sauiour anſwereth, *Verily I ſay vnto you, in as much as you did it not to one of the leaſt of theſe, you did it not to me*, Mat. 25. 44, 45, where alſo we may obſerue that the ſentence of ſaluation and condemnation ſhall be pronounced at the laſt day, according either to the performance or neglect of this dutie. Wherefore as we tender the ſaluation of our ſoules, ſo let vs thinke our ſelues bound not onely to abſtaine from all worldly vſurie, which I proued to be a damnable ſinne; but alſo to practiſe this ſpirituall vſurie, wherin we hauing lent vnto the Lord, ſhall be ſure to receiue a plentifull reward.

THere remaineth the tenth and laſt note of the ſound Chriſtian and citiſen of heauen, in theſe words, *Nor taketh*

keth reward againſt the innocent. Now rewards are taken either by way of briberie to peruert judgement, or by way of trecherie to betray innocent bloud. To peruert judgement, bribes are taken: firſt, by judges and thoſe that belong to them, after the example of the ſonnes of *Samuell*, who when they were appointed judges did not walke in the wayes of their father (for he was free from taking rewards, 1. *Sam.* 12. 3.) but turned aſide after lucre, and taking rewards, peruerted judgement. Secondly, by counſellors and aduocats, after the example of *Tertullus*, who (ſo he might haue his fee) cared not what falſe calumniations he vttered againſt the Apoſtle *Paul*. Thirdly, by witneſſes who are hired to giue falſe witneſſe againſt the innocent, according to the example of thoſe who were ſuborned againſt *Naboth*, and againſt our Sauiour Chriſt, both before his death and after his reſurrection. Of trecherie alſo we haue examples in the Scriptures, as of *Dalila*, who for reward betrayed *Sampſon* into the hands of the Philiſtines; and of *Iudas* the traytor, who for thirtie peeces of money betrayed our Sauiour Chriſt.

1. Sam. 8. 3.

Act. 24.

1. King. 21.
Mat. 26, 59, 60 & 28. 12, 15.

Iud. 16. 5, 18.
Mat. 26. 15. & 27. 4.

But that I may ſpeake to the intendment of the holie Ghoſt in this place, I am to ſhew, that this is a note of Gods children, to be free from rewards: For the Lord in other places alſo of the Scripture, propoundeth abſtinence from rewards as a note of the godly; and contrariwiſe the taking of rewards, as a certaine badge of the wicked. For as touching the former, when queſtion was made who ſhould dwell with a conſuming fire, that is, God: the Prophet *Eſay* maketh anſwer *Chapter.* 33, *He that refuſeth gaine of oppreſsion, and ſhaketh his hands from taking of gifts, &c. he ſhall dwell on high*. The ſame is teſtified, *Prou.* 15. 27. *He that is greedie of gaine, troubleth his owne houſe: but he that hateth gifts, ſhall liue*. On the other ſide, taking of bribes is acknowledged in the Scripture to be an vndoubted token of the wicked, *Prou.* 17. 23. (*The wicked man taketh a gift out of the boſome* (to wit, of the giuer) *to wreſt the wayes of*

Deut. 4. 24.
Heb. 12. 19.
Eſay 33. 15.

Prou. 15. 27.

Prou. 17. 23.

iudgement,

iudgement.) Of accurſed perſons, *Deut.* 27.25. (*Curſed be he that taketh a reward to put to death innocent bloud. And all the people ſhall ſay Amen.*) Of reprobates and caſtawayes, *Iob.* 15.34. (*Fire ſhall deuoure the houſes of bribes*, that is, of them that take bribes.) And *Pſal.* 26. 9, 10, where the Prophet praying that he might not be deſtroyed in the deſtruction of the wicked and reprobat, he deſcribeth them by this note, *Gather not my ſoule* (ſaith he) *with the ſinners, nor my life with the bloudie men: in whoſe hands is wickedneſſe, and their right hand is full of bribes.* Deut.27.25. Iob 15.34. Pſal.26.9.10.

The vſe which we are to make of this doctrine is thus much, That ſeeing abſtinence from rewards is made by the holy Ghoſt a note of the righteous which ſhall be ſaued; and contrariwiſe, taking of rewards an vndoubted marke of the wicked, who if they continue in this ſinne ſhall be condemned: therefore it behoueth vs to ſhake our hands from taking of rewards, if we would haue any hope or aſſurance that we ſhall dwell in the mountaine of Gods holineſſe: For they that ſhall dwell in the mountaine of God, are ſuch (ſaith the holy Ghoſt) as doe not take rewards againſt the innocent. Wherefore if thou doeſt take rewards, and that againſt the innocent (for the innocent partie doth not vſe to giue bribes, therefore bribes are commonly taken againſt the innocent) how canſt thou hope that thou ſhalt euer inherit the kingdome of God? But theſe *ſuperbiæ*, theſe takers of rewards, doe not only depriue themſelues of all true hope of ſaluation, but alſo incurre moſt certainely the juſt vengeance of God, which they pull not onely vpon themſelues and their houſes, as I ſhewed before out of *Deut.* 27.25, *Prou.* 15.27, *Iob.* 15, 34, but alſo vpon their countrey, which ſhould be more deare vnto them than themſelues; a[illegible] therefore ſaid to deſtroy it, *Prou.* 29, 4: For among th[illegible] Prou.29.4. and abhominations, for which the Lord doth threat[illegible] deſtruction againſt Ieruſalem, this is none of the leaſt, *Ezech.* 22.12, *In thee haue they taken gifts to ſhed bloud, thou haſt* Ezech.22.12.

taken vsurie and increase, &c. But that which is spoken to all, seemeth to be spoken to none. I will therefore conuert my speech to all the sorts of them that take gifts seuerally, as to corrupt judges, aduocats, and witnesses. For as touching traitours, whom euery one knoweth to be worse than common cut-throats and murtherers (because to the murther of the innocent, whereof they are guiltie, they adde perfidious trecherie) I shall not need to speake.

First therefore and principally I am to speake to judges, officers, and magistrats: for now adayes briberie hath so corrupted publicke places and functions, that euery petite office, whereof the stipends and lawfull fees are but small, is notwithstanding by such corrupt wayes and indirect meanes as are found out, sufficient to gather great wealth.

But let such men besides the generall arguments, before vsed, consider with me how dangerous this kind of filthie gaine is, how wicked, and how pernicious. The danger is shewed, *Deut.* 16.19, *Wrest not thou the law* (sayth the Lord to judges and officers) *nor respect any person, neither take reward: for the reward blindeth the eyes* (not of the vnwise onely, but) *of the wise, and peruerteth the words* (not of the wicked onely, but also) *of the iust.* But the grieuousnesse of this offence will more clearely appeare, if besides the danger to themselues, we shall consider how greatly they offend both against God and their neighbour: against God; for judges and magistrats are by the holy ghost in the Scriptures called Gods, because they are the Lords substitutes, sustaining his person: and the judgement which they execute, is not the judgement of man but of God. And that is the argument which *Iehosophat* vsed, when he exhorted the judges, whom he had ordained, to the vpright performance of their dutie; *Take heed what you doe* (sayth he) *for you execute not the iudgements of man, but of the Lord, and he will be with you in the cause and iudgement.*

Deut. 16.19. Exod. 23.8.

Exod. 22.28. Psal. 82.6.

2. Chron. 19.6.

Where-

Wherefore now let the feare of the Lord be vpon you, take heed and doe it, for there is none iniquitie with the Lord our God, neither reſpect of perſons, nor receiuing of reward. Whoſoeuer therefore peruerteth judgement, as much as in him lieth, he maketh God (whoſe judgement it is) vntrue and vnjuſt.

Secondly they offend againſt that juſtice which ought to be exerciſed towards our neighbour: firſt, becauſe they doe moſt groſſely abuſe the commonwealth, of whom they receiue both authoritie and maintenance, that they may doe much miſchiefe thereunto. Secondly, becauſe they are as the Prophet *Eſay* ſpeaketh, companions of theeues. *Thy princes* (ſayth he) *are companions of theeues: euery one loueth gifts and followeth after rewards.* Neither doe they onely helpe the wicked to ſpoyle his neighbour, but themſelues alſo doe rob and ſpoyle them, and that alſo vnder the colour and ſhew of judgement and juſtice. So that whereas the Lord hath ordained the judgement ſeat, to be a rocke of defence and refuge for the innocent and guiltleſſe, they haue made it an hill of robbers. Thirdly, becauſe they haue not onely ſet judgement and juſtice to ſale (which is an abhominable practiſe) but alſo as the Prophet *Amos* ſpeaketh, *They ſell the righteous for ſiluer, and the poore for a paire of ſhoes.* Such judges *Demoſthenes* compared to a paire of ſcoles, which alwaies incline on that ſide whence they haue receiued any thing. And ſurely, a ſmall weight many times will make them to incline to the wicked, who ſeeketh to corrupt them, and to decline from right, *Prou.* 28. 21, *To haue reſpect of perſons it is not good: for that man will tranſgreſſe for a piece of bread.* It were therefore to be wiſhed, that juſtice and judges now adaies were ſuch, as they were wont to be painted: for juſtice was blindfolded, and judges were pictured without hands: whereby was ſignified, that judges ſhould not receiue rewards, nor reſpect perſons, which is commonly a conſequent of rewards.

Eſay.1.23.

Amos.2.6.

Prou.28.21.

Vpon the greatneſſe of this offence followeth the

third thing, namely, that it is pernicious to them that vſe it: for therefore doth the holy ghoſt denounce a feareful woe againſt ſuch perſons, *Eſay* 5.23. *Woe be to them which iuſtifie the wicked for a reward, and take away the righteouſneſſe of the righteous from him, therefore as the flame of fire deuoureth the ſtubble, and as the chaffe is conſumed of the flame, ſo their root ſhall be as rottenneſſe, &c.* But it is not onely pernicious to themſelues, but alſo to the countrey wherein they liue, as I haue in generall ſhewed, *Ezek.* 22. 12. and thereunto wee may adde the teſtimonie of the Prophet *Micah*, chap. 3. 11,12. for when as hee had ſaid, that the heads or princes of Ieruſalem did judge for rewards, and the prieſts did teach for hire, he inferreth; *Therefore ſhall Sion for your ſake be ploughed as a field, and Ieruſalem ſhall be an heape, and the mountaine of the houſe as the high places of the forreſt.*

Eſay 5.23.

Ezek.22.12.
Mic.3.11,12.

I come to corrupt lawyers and aduocats; who ſo often take reward againſt the innocent, as they doe take vpon them the defence of ſuch cauſes, as they in their owne conſcience are perſuaded to be euill and vnjuſt. Which being ſo common a fault among lawyers, as that very few which plead cauſes either in ciuile or eccleſiaſticall courts doe ſeeme to make any conſcience thereof, to whom all is fiſh that commeth to their nets; therefore all lawyers are to be exhorted to apply this note vnto themſelues. For if thoſe which ſhall be ſaued, are ſuch as doe not take a reward againſt the innocent, as the holy ghoſt here witneſſeth; how then can they be ſaued, whoſe vſuall practiſe is to take rewards againſt the innocent? And that they may the more effectually be diſſuaded from this ſinne, let them a little conſider with me, how fearefully they ſinne againſt God, their neighbour, and themſelues. Againſt God, whiles they ſeeke to ouerthrow the truth, and to peruert the judgement, which is the Lords. Secondly, againſt their neighbour. And in this regard, euery corrupt lawyer is, as *Salomon* ſayth of euery falſe witneſſe, *an hammer, a ſword, and a ſharpe arrow*, an hammer or mallet to

Prou.25.18.

the

the judge, a ſword to his client, and an arrow to his aduerſarie. For whiles our lawyers doe their indeuours, as the Greeke ſophiſters were wont τὸν ἥττω λόγον κρείττω ποιεῖν, that is, to make the worſe cauſe the better, they doe as it were knocke the judge on the head, amaſing him ſo and dazeling his eyes, that he may not ſee and pronounce the truth. To their client they are as two edged ſwords, wounding him two wayes, to wit, in body and ſoule. As touching his bodie and outward eſtate, they notably impouerish him to enrich themſelues, and plucke off his feathers to feather their owne neſt: for *as the fowlers cage is full of birds, ſo the houſes of theſe fauiconers are full of riches gotten by deceit*, as *Ieremie* ſpeaketh. Ier.5.26,27. The ſoule alſo of their client they wound, when they animate him to goe on in offering wrong to his neighbour, and cauſe him to ſinne againſt his owne ſoule.

To the aduerſarie, being indeed the innocent partie, euery *Tertullus* is a ſharpe arrow, wounding him either in bodie, goods, or good name: againſt all or any whereof they care not what vntruths and flaunderous calumniations they vtter, ſo their cauſe may therby be aduantaged.

Laſtly, they ſinne againſt themſelues and their owne ſoules, firſt, becauſe they aid the wicked vnto euill which is forbidden, *Exod.*23.1. and is reproued, 2.*Chron.*19.2, as alſo *Pſal.*50.18. *When thou ſaweſt a theefe, thou conſentedſt vnto him*, and is condemned, *Rom.*1.31. Secondly, becauſe they haue ſold their tongues to ſpeake lies: for an euill cauſe cannot be maintained but by manifold vntruths. Now *riches or treaſures gotten by a deceitfull or lying tongue, is vanitie toſſed too and fro of them that ſeeke death*, *Prou.* 21. 6. And Prou. 21 6. therefore it is greatly to be feared, leaſt theſe men as they haue ſet their tongues, ſo alſo their ſoules to ſale: for that is truly affirmed of all couetous perſons. *Eccleſ.*10.9.

The like is to be ſaid of euery falſe witneſſe, who for reward is ſuborned to teſtifie vntruths, That hee ſinneth againſt God, whoſe judgement he ſeeketh to peruert;

againſt the judge, whom he endeuoureth to auert from juſtice and truth; againſt the partie who ſuborneth him, to whom he conſenteth vnto euill; againſt the innocent partie, whom by his falſe teſtimonie he hurteth, and ſometimes killeth him with a word; againſt his owne ſoule; for ſeeing *a falſe witneſſe is an abbomination vnto the Lord, Prou. 6. 18*, therefore *he ſhall not eſcape, but ſurely periſh, Prou. 19. 5. 9.* And yet this is not all that may be ſaid in deteſtation of falſe witneſſe bearing: For ſeeing witneſſes in places of judgement doe not deliuer their teſtimonies but vpon an oath; therefore euery falſe witneſſe is guiltie not onely of falſe witneſſe bearing, but alſo of perjurie: whereby he polluteth the holy name of God, wrongeth the innocent, abuſeth the judge, and all that are preſent, and that vnder the religion of an oath; hee citeth the Lord himſelfe, and that in the place of judgement to teſtifie an vntruth, and (which is moſt fearfull) he tempteth the Lord, and as it were dareth him in the audience of all that are preſent to execute his fierce wrath and indignation vpon him. For in othes wee call vpon God not onely to be our witneſſe, that we ſweare truly, but alſo to be a reuenger of vs, if we ſweare falſely: therefore he which ſweareth that which he knoweth to be vntrue, he prouoketh the Lord, and as it were dareth him to take vengeance vpon him.

Prou. 6. 18.
Prou. 19. 5. 9.

Thus then we ſee by theſe two laſt notes, what the ſound Chriſtian and citizen of heauen doth not, to wit, that neither priuatly in contracts, nor publickly in place of judgement, he getteth his goods vnlawfully: as for example, by vſurie, or briberie. Now we are briefly to conſider the contrarie affirmatiue: namely, that euery ſound Chriſtian maketh conſcience of his gettings, hauing a true purpoſe and vpright endeuour to obtaine and procure the commodities of this life onely by good and lawfull meanes. And that we may all of vs in like ſort be perſuaded to make conſcience of this duty, let vs haue

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in our minds these considerations: first, that riches are fitly compared to thornes, which, if we be not carefull in the gathering of them, will pricke and wound, not the hand but the conscience; yea, and if we be ouer-greedie of them, will pierce vs through with many sorrowes: 1.Tim.6.10. and secondly, that so oft as they (being offered to our desire) cannot be compassed by good and lawfull meanes, they are the baits of the Diuell. And therefore we are not to lay hold vpon euerie commoditie which is propounded vnto vs, but we are to looke vnto the lawfulnes of the meanes: for if we attaine them by vnlawful means, we do with them swallow the hooke of the Diuell. And this is a certaine truth, that those *which will be rich*, that is, 1.Tim.6.9. which haue set downe with themselues that they will attaine to wealth, whether the Lord do giue them lawfull meanes or not; they fall into temptation and snares of the Diuell, for he cannot lay any bait of commoditie to entrap them, which they will not be readie to obtaine by sinne, which is the very hooke of the Diuell.

Thirdly, we are to acknowledge that it is the blessing of God which maketh rich, *Prou.*10.22, and that the Lord doth not blesse ill gotten goods, see *Prou.*13.11. and *Item.* chapter 17.11.

Fourthly, that better is a litle with righteousnesse, than great reuenews without equitie, *Prou.*16.8. *Psal.*37.16, and that it is better to be in meane estate with a good conscience, than with the shipwracke of a good conscience to be rich.

χρήματα δ' ὐχ αἱρπαξὰ, θεόσδοτα πολλὸν ἀμείνω. *Hesiod.*

Fiftly, that goods justly gotten, are the good gifts of God, and pledges of his loue towards thee, if also thou hast grace to vse them well: but contrariwise, that ill gotten goods, obtained by sinne in the seruice of the diuell, they are the wages which the prince of this world giueth to his seruants, and are as *Nazianzene* sayth, the earnest penny of perdition: or that I may speake more effectually, they are the price of mens soules, for which coue-

Eccles. 10. 9. tous men, who haue set their soules to sale, doe sell them to the diuell.

Lastly, let vs esteeme that onely to be gained, which is gotten lawfully. And when any thing which we desire cannot be gotten lawfully, let vs remember, that as 1. Tim. 6. 6. the Apostle sayth, *Great gaine is godlinesse with contentednesse:* Whereas contrariwise, in that which is vnjustly gotten there is exceeding great losse. And therfore the heathen man did well aduise vs, to chuse losse rather than vnhonest gaine: for the one (sayth hee) will grieue thee but once, and the other for euer. For indeed, what is gained in that which is gotten by sinne? an earthly commoditie, which to a worldly man is not onely vaine and vnprofitable, but also hurtfull. But what is lost? thy soule: For *the wages of sinne is death*, and *the soule that sinneth shall die.* Now if the soule should bee weighed in the ballance of *Critolaus* against all the commodities of the world, it would ouerweigh them all. Wherefore let that diuine Oracle of our Sauiour Christ alwaies sound in our eares, *What will it profit a man, if hee shall gaine the whole world, and loose his owne soule.* Mat. 8. 36. should we not sinne to gaine the whole world, and shall we be readie to sinne for euery trifle in the world? Would not the whole world be a sufficient ransome to redeeme our soules, and shall wee sell our soules to the diuell for euery nothing in this world? Was *Esau* prophane and foolish, who in his hunger sold his birthright for a messe of pottage, and are not we much more prophane and foolish, if for matters of like value but lesse necessitie, wee shall make away an euerlasting inheritance, yea, an eternall kingdome in heauen?

Ζημίαν ἄρα μᾶλλον ἢ κέρδος ἀιτχεῖν. τὸ μὲν γὰρ ἅπαξ σε λυπήσει, τὸ δὲ διαπαντὸς. *Chilo.*

And thus much may suffice to haue spoken concerning the description of the sound Christian and citizen of heauen. Now followeth the priuiledge of euery sound Christian, who is qualified according to that description, *viz.* That he shall neuer bee remooued: for so sayth

ſayth the holy ghoſt, *He that doth theſe things, ſhall neuer bee remooued.* Where we are to conſider two things: firſt, who it is to whom this priuiledge belongeth; and ſecondly, what this priuiledge is: the partie to whom it belongeth, is, *He that doth theſe things.* He doth not ſay, he that knoweth theſe things, nor he that can diſcourſe of theſe matters, but he that doth theſe things. For as we judge of the health and ſoundneſſe of the heart, not by the words of the mouth, or colour of the countenance, but by the pulſe of the arme: ſo of the ſoundneſſe and vprightneſſe of the heart, judgement is to be made not ſo much by the words or countenance, as by the fruits of the hands. It is a good thing to ſay well, but we are no ſound Chriſtians or citizens of heauen, vnleſſe alſo we doe well. *Not euery one that ſayth vnto me, Lord, Lord, ſhall enter into the kingdome of heauen, but he that doth the will of my father which is in heauen.* Mat.7.21. It is a good thing to read and heare, and by reading and hearing to know the will of God, but we ſhall neuer attaine to happineſſe, vnleſſe we be alſo carefull to doe it. *Bleſſed is he which readeth* (ſayth *Iohn* the Diuine) *and bleſſed are they which heare the words of this prophecie* (but he ſtayeth not there) *and obſerue* (ſayth he) *the things which are written therein.* Apoc.1.3. It is a good thing to haue the word of God preached, and a miſerable thing to be without it, as *Salomon* ſayth, *Prou.*29.18. Prou.29.18. but he that ſo heareth it as that he keepeth it, ô happie is he. *They are bleſſed* (ſayth our Sauiour Chriſt) *that heare the word of God and keepe it.* Luke 11.28. And againe, *If you know theſe things, happie are you if you doe them.* Iohn 13.17. We are therefore from hence to bee exhorted vnto well doing: For ſeeing a ſound Chriſtian and citizen of heauen is to be diſcerned by doing theſe things, as the holy ghoſt here teacheth, it behoueth vs by doing them to make our calling and election ſure. 2. Pet.1.10. For if we doe theſe things, we ſhall neuer fall, as *Peter* alſo by the ſame ſpirit affirmeth.

The priuiledge it ſelfe is, that *he ſhall neuer be remooued*, or as ſome read, that he ſhall not fall for euer: *not for euer*, that is,

is, neuer, as *Iohn* 13.8. *Thou shalt not wash my feet for euer.* And the same priuiledge in the same words is repeated, *Psal.* 112.6. *The good man shall neuer be remooued*: and *Prou.* 10.30. *The righteous shall neuer be remoued.* And this priuiledge doth so truly and properly belong to euery sound Christian, as that to the holy ghost in this place it is one & the same thing to be a sound Christian, and to be such an one as shall neuer be remoued. For when *Dauid* had demanded, *Who shall soiourne in thy Tabernacle, and who shall rest in thy holy hill?* that is, Lord, by what tokens may a found Christian and heire of the kingdome of heauen be discerned? The Lord maketh answere, He that walketh vprightly and worketh righteousnesse, and speaketh the truth which is in his heart, &c. he is a sound Christian, and heire of the kingdome of heauen. But he vseth not those words, but in stead of them he vseth these to the same sence, *He shall neuer be remoued.* Whereupon it plainely followeth, that euery vpright and sound Christian is such an one as shall neuer be remoued.

Psal. 112.6.
Prou. 10.30.

These words therefore affoord this most comfortable doctrine, That the perseuerance, & consequently the saluation of the vpright, of the righteous, of the faithful and sound Christian, is certaine. And this truth is elsewhere in the Scriptures most plainely and plentifully taught, as shal be shewed, when my treatise of Perseuerance, which I haue alreadie finished, shall be thought fit to be published. In the meane time, let vs from this doctrine gather this vse, That seeing it is the priuiledge of the vpright & sound Christian neuer to be remoued, we ought therfore by walking vprightly, by exercising righteousnesse, by speaking the truth from our hearts, &c. labour to make our calling and election sure; for if we doe these things, wee shall neuer fall.

FINIS.

The Faults escaped are thus to be corrected.

PAg.8 lin.20. care. p.9.l.a fine 10. jagur. in *Mar.*l. a f.5. are. p.13.l.1. region l.15. concauam.l.a f.10. now l.a f.5. vanitie and.p.15.l.18. & 19. the short & light.p.16. *Marg.* for Heb 6 11.r. Heb.4.11.p.19.l.12.Charitie.p.23.l.10.foure are,p.24.l.8.I said the.p.25.l.2.make.l.11.with perfect righteousnes.p.27.*Mar.*l.8.*Be lo-leb valeb.*p.40.l.2.& 3.*Salomon.* p. 43.l.22.for righteousnes r.vprightnes.p 59.l.a f.6.& p.79.l.16. & 27.ingenuous.p. 67. l.15. fruits.p.69.l.22. for vs. Profitable. p. 70. l.a f. *via regni.*p.71.l.a f.8.care of well.p.72.l.10.workes which in l.*vlt.* meere ciuile p.73.l.13.they are fained l.11.bribe l.23.but *splendida.*l.a.f.8.By this l.a.f.6.of meere p.74.l.18.child of God p.75.l.a.f.10.in his heart p.76. l.*vlt.*But yet p.79.l.15.seuenthly,herunto.p 80.l.3.eightly,if p.90.l.a f. 13.*pereundo quærat* p.91.l.17.and therefore a vice. p.93.l.14. celebrate l. 18.serpents p 101.l.21.we are freely. p 102.l.7. Scripture l.14. is the pr. p.103.l.12.premonished p 117.l.9. & 10. to reuenge, answered. p.121.l. 18 are not one'y mal.l.24.peculier p.125,l.20. howsoeuer all. p.129.l.a f.5.*indices* p.137.l.12.ἰοχαι l.15.we haue p.145,l.18.implied in.p.146.*Ma.* l.a f.8.*peierare.* p.147.l.9.& 10.void,and of.p.154.l.5.by this. p.155.l.10. πλεονασμὸν.p.136.l.a f.5.whatsoeuer p.159.col.2.l.2.cõmodation.p.164.l.7. contracts p.166.l.9.as belonging.l.19.thy default l.22.*quanti* l.26. θλῖψιν.p. 167.l.3.cause as it l.12.certain,or.p.170.l.*vlt.*of the drachmæ.p.171.l.10. diuerse rates l.16.*decunx* l.17.*quincunx. Mar.*l.5.*sesquialtera* l.10. *fœneratorum hæc.*p.172.l.9.*Antoninus.*l.11.helpe.p.179.l.16.Rome made.p.180. l.3.to giue.182.l.11.restored p.183.l.*vlt.*κολλυζισᾶς p.184.l.8. thereof p. 186.l.6.who making l.12.twentie shillings l.19.then in.p.187.l.9.some few p.191.l.19.*pro rata temporis* p.192.l.22.*Nubibus.* As p.196.l.7.excelsiue l.a f.5.in hiphil. p.198 l.7.& 9.& l.a f.9.& l.199.l.5.*Naschah.* p.203. l.4.generally.207.l.14.shal men.p.208.l.a f.3.& 4.*hostis.*p.209.l.22.would p.216.l.3.the Lord answereth, he that p.222.l.22. becausse his p.235.l.a f.3. *commuted.* p. 238.l.15.of horses.p. 244.l.6. *interusurium.* p. 252.l.4. ἀπαθεσπρίας & l.6.ἰσότης ἰχούσα.p.259.*Mar.*l.1.Epod.2.p.260.l.11.wealthier p.262.l.a.f.4.*trientes.*p.263.l.12.Alcoran p.264.l.16.forbidden.p.287.l.a f.3.brought. p.301.l.af.8.cariage. Of p.306.l.2. secondly, the lender p. 308.l.22.but of other.p.310.l.4.reuerend p.311.l a f.13.imprecation. In *Marg.* l.11. *danisticum.* p.313.l.a f.9. & 10. do not repent. p.314.l. a f. 12. all-sufficient.p.317.l.a f.8.lesse. p.330.l.4. acknowledged in the Scriptures to be no sinne.p.339.l.10.and too.p.345.l.18.on vsurie. p.350.l.4. *præmittimus.*